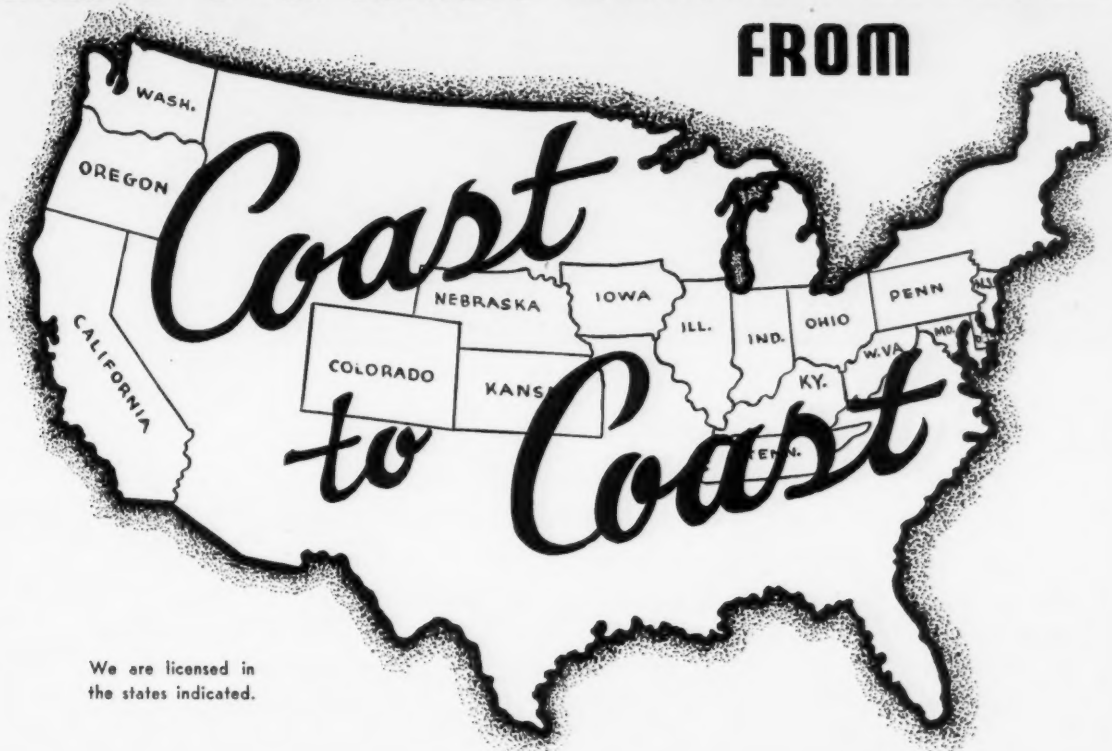


The **NATIONAL UNDERWRITER**

HOME OFFICE SERVICE

**THRU OUR MANY BRANCH OFFICES
FROM**



We are licensed in
the states indicated.

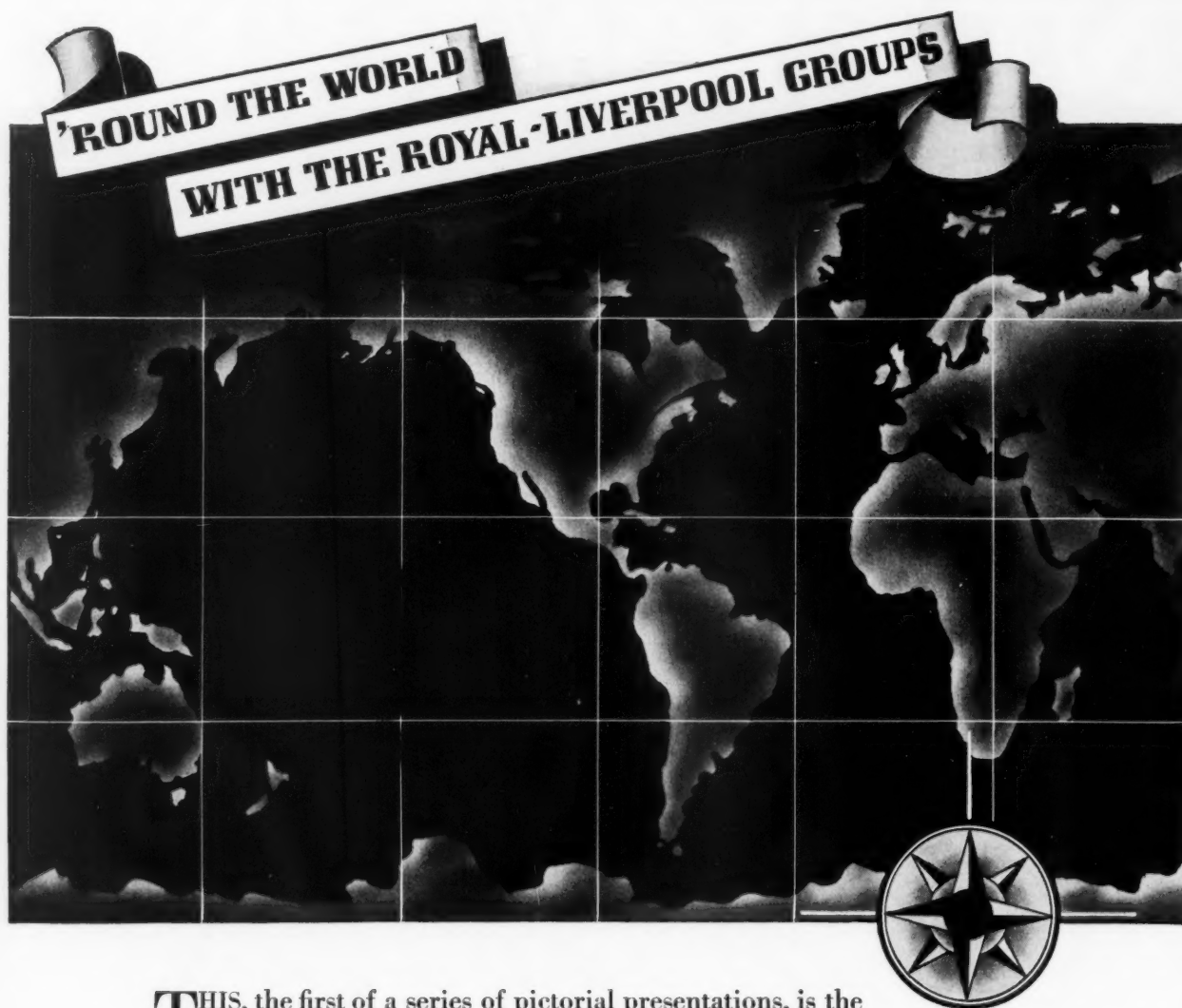
From our **Pacific Coast Department** Office in San Francisco and our Southern California Department Office in Los Angeles to our **Eastern Department** Office in Philadelphia there are Branch Offices in Columbus, Ohio; Detroit and Lansing, Michigan; Springfield, Illinois; Denver, Colorado, and Service Offices in Fort Wayne, South Bend, Evansville and Terre Haute, Indiana; Canton, Toledo and Cincinnati, Ohio; Louisville, Kentucky; Topeka, Kansas; Des Moines, Iowa; Nashville, Tennessee, and Adjusters throughout the United States and Canada.

Each office is equipped to give our agents complete underwriting and adjustment service. . . . Each is familiar with the problems of its own territory. . . . This closer cooperation offers many advantages.

AMERICAN STATES INSURANCE CO.

INDIANAPOLIS, INDIANA

THURSDAY, SEPTEMBER 23, 1937



THIS, the first of a series of pictorial presentations, is the starting point of an extensive "tour." The series will show far and near corners of the globe where insurable interests, both simple and complex, are protected in many ways through the far-flung activities of the Royal-Liverpool Groups.

Companies of the Groups are represented in 105 countries, colonies and dependencies. Policies are printed in sixteen different languages. Losses throughout the world during the year 1936, which averaged approximately \$5,000,000 a month, were settled in 46 different currencies.

Through world-wide representation, Companies of the Royal-Liverpool Groups offer unusual facilities for full coverage of values, wherever located.

ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA
THE LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUEEN INSURANCE COMPANY OF AMERICA
THE NEWARK FIRE INSURANCE COMPANY • FEDERAL UNION INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • STAR INSURANCE COMPANY OF AMERICA

Security for American Property Owners Since 1841



STRENGTH

CHARACTER

DEPENDABILITY

Security

These are the imprints made by the New England pioneers and by them left on the organizations they founded.

Time cannot erase these qualities which have become an integral part of New England institutions.

The SECURITY INSURANCE COMPANY of NEW HAVEN, CONNECTICUT is a stock fire insurance company, with all of New England's inherent characteristics.

The SECURITY is a good agency Company. There may be an agency opening in your community. Write us about it.

Do Business with a Strong American Stock Company Operating Through Responsible Agents

HOME OFFICE
NEW HAVEN, CONNECTICUT



WESTERN DEPT.
ROCKFORD, ILLINOIS



PACIFIC DEPT.
SAN FRANCISCO, CALIF.



NORWICH UNION

RELIABILITY
based on a record
of satisfactory service
to agents and policyholders

NORWICH UNION FIRE INSURANCE SOCIETY, LTD.

Hart Darlington, Manager

Eagle Fire Company of NEW YORK

Incorporated 1896

Hart Darlington, President

The Oldest New York Insurance Company

NORWICH UNION INDEMNITY COMPANY

Hart Darlington, President

75 Maiden Lane, New York

In NORWICH UNION there is strength

COMPANIES

Forty
Co
Br
at
C
a
S
H
Und
mon
a nu
of v
coun
perc
brok
plac
firm
cree
unde
the
ciall
latte
A
siste
ing
men
soci
year
Con
D
tion
cont
10
coun
tain
the
pow
and
no
be
that
ign
resp
fact
vide
by
a m
com
Fall
New
Fav
A
and
com
ers
Ho
to l
ing
T
was
tion
was
T
of
con
res
age
of
Ro
Fir
the
ber

The NATIONAL UNDERWRITER

Forty-first Year—No. 38

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, SEPTEMBER 23, 1937

\$4.00 Per Year, 20 Cents a Copy

Commissions on Brokerage Set at E.U.A. Meeting

Classify Local Boards on 5 and 10 Percent Basis at Hot Springs

HOT SPRINGS, VA.—The Eastern Underwriters Association, at its first monthly meeting of the fall, classified a number of local boards on the score of whether agents in their cities and counties are to receive 5 percent or 10 percent countersignature commission on brokerage business. In a number of places the 10 percent scale was reaffirmed, but the 5 percent level was decreed for a number of others. It is understood that Rochester, N. Y., where the commission situation has been especially troublesome, was placed in the latter class.

At the E. U. A. meeting, which consisted of but one session Monday morning there was a sizable gallery of members of Western Underwriters Association, who are here for their mid-year gathering.

Consider Board Cities

Discussion was animated on the question whether the E. U. A. should continue the system of designating a 10 percent scale for those cities and counties whose local boards meet certain requirements. Some leaders voiced the opinion that since the companies are powerless to see that local board rules and regulations are enforced, there is no guarantee that the specifications will be adhered to. The proposal was made that the E. U. A. cease as of some designated date to approve differentials in respect of brokerage. As a matter of fact the sentiment was so evenly divided, the executive committee rejected by the narrow margin of eight to seven a motion to recommit the report of the committee which is headed by L. E. Falls, vice-president of the American of Newark.

Favor Change in System

A few easterners favor the western and southern policy of fixing the total commission and permitting the producers to make their own adjustments. However, a good many desire simply to have abolished the system of approving differentials.

The resignation of the Stuyvesant was accepted by the E. U. A. and National Fire & Marine of Elizabeth, N. J., was dropped.

The committee headed by H. S. Poole of the Home, engaged in revising the constitution and by-laws, reported progress. R. R. Martin, United States manager of Atlas, presided at the meeting of the executive committee while W. Ross McCain, president of the Aetna Fire, head of the organization, was in the chair for the meeting of the membership as a whole.

Ownership of Expirations Issue Pushed by Bennett

BASIN HARBOR, VT.—Another gun in the skirmish over the proposed new fire and casualty agency agreement was fired by W. H. Bennett, secretary National Association of Insurance Agents, before the convention of the Vermont Association of Insurance Agents. His objections were centered about the question of ownership of expirations, with the casualty agreement getting a good deal of his attention.

Mr. Bennett's talk took the form of a reply to L. E. Falls, vice-president American of Newark, who recently replied to Mr. Bennett's original criticism of the proposed contract. Citing Mr. Falls' statement that the proposed agreements make no change in the status of the agent, nor in the method of conducting the insurance business through agents, Mr. Bennett declared that, if this were true, there would be no need for new contracts. "If agents," he stated, "were employees before, they are now. If they were independent contractors before, as I have always contended, they still are."

The fact that agents were not consulted in the drafting of the new contract was emphasized by Mr. Bennett. He restated his original position that one plank in the operating platform of the National association is an objection to a company, board, bureau or association deciding upon or putting into effect an instrumentality materially affecting the agents without any consultation with them and without their knowledge or consent. He stated that he has received many requests from agents asking for an opinion on the contract, many of them assuming that the agreement must have been worked out in a conference between the representatives of the companies and the agents and wondering if the National association had given its approval.

Ownership of Expirations

The fire agreement provides that the agent may retain use and control of his expirations if he promptly accounts for premiums for which he may be liable. Mr. Bennett contended that this is not a correct statement of the law, citing both federal and state court decisions holding that a company has a claim on the expirations only for unpaid collected balances, enforceable as a lien, and not giving the company complete control of the expirations in the event of nonpayment. He also declared that a literal interpretation of the agreement would divest the agent of his expirations if he did not pay balances on uncollected premiums as well as on collected premiums and warned the agents that this would be a dangerous instrument in the hands of a company which would insist on interpreting the contract literally.

The casualty contract, on the other hand, contains no provision as to ownership of expirations. Taking up Mr. Falls' statement that this had no significance because the principle of ownership of expirations is firmly and definitely established in this country, Mr. Bennett asked why, if this were true, it was provided for in the fire contract.

"The alleged desire for uniformity in order to secure a ruling excepting insurance companies from the payment of an unemployment tax," he continued, "loses much of its virtue when we find so important a part of the company-agency relationship set forth in one of these contracts and wholly omitted from the other."

Change in Commissions

Mr. Bennett declared that Mr. Falls contradicted himself when he stated that the casualty agreement gives the company the privilege of changing the schedule of commission allowances, but gives the company no right to change any terms of the agreement without knowledge and consent of the agent. If one of the important parts of the agreement can be changed at will, said Mr. Bennett, then it does not make sense to say that the terms cannot be changed without consent of the agent.

Two other points of the casualty agreement criticized by Mr. Bennett were the provisions for the company sending a report of business to the agent month by month, instead of the agent reporting to the company, and the provision giving the company authority to deal direct with the assured by communicating with him regarding the cancellation of any policy or other contract of insurance.

Companies Act Like Employers

"The method by which these agreements have been brought forth would convince me, if I were sitting as an impartial judge," concluded Mr. Bennett, "that the agents are clearly employees of the company, because they are being asked to sign a contract about which they know nothing and in the formation of which they have nothing to say. The relation of an independent contractor is thus clearly and definitely denied."

It is expected that the matter of the new agency agreement will occupy a prominent part of the discussion at the meeting of the National association at Dallas two weeks hence. At several recent state association meetings the members have been requested by the National association officers not to sign the new agreement until after the Dallas convention. It appears that this request is being generally observed.

CONSIDER PROBLEM

NEW YORK—Since the decision that under the America Fore agency contract local agents are independent contractors and not employees under the social security act, a number of other companies have filed identical agreements. Others plan to prepare drafts of their own devise.

Many agents in New York, Pennsylvania and Maryland have declined to accept the approved contract form, insisting that it be amended in certain defined particulars. To get the viewpoint of the objecting local agents,

(CONTINUED ON PAGE 28)

Many Executives At Hot Springs For Conference

Two Jurisdictional Organizations Meeting There Have Mutual Problems

By LEVERING CARTWRIGHT

HOT SPRINGS, VA.—An excellent opportunity was afforded fire company executives from east and west here this week to launch the fall season by facing various situations that have been holding over the summer. The capital feature of the week was the semi-annual meeting of Western Underwriters Association, but Eastern Underwriters Association had its first fall meeting here Monday. That combination insured the attendance of an especially representative group of executive talent.

Conferences Were Held

Taking an advantage of the opportunity a number of conferences were held on subjects upon which the word of both east and west is needed. Indeed for the meeting on the uniform supplemental contract several representatives of the Southeastern Underwriters Association appeared.

The schedule of the W. U. A. meeting was altered this year with the result that the important decisions that in the past have been made Wednesday morning were this week deferred until Thursday morning. In the past the final session has been held Wednesday.

Those who came in the W. U. A. special arrived Saturday morning and they thus are having six full days of magnificent fall weather. Despite the descending stock market that has been melting much fat from surplus, the conventioners seem cheerful in their outlook on the business. Most companies and departments are recording fair premium gains this year and the loss ratio is better than in 1936.

Crisp Weather Stimulating

The crisp weather seems to inspire a desire on the part of executives to take definite action on various problems. Two important accomplishments of the week were the decision to proceed with the financial reorganization of Underwriters Salvage Company of Chicago and to pave the way for adoption nationwide of a uniform supplemental contract within the next 30 days.

The committee on public relations, J. C. Harding, Springfield F. & M., chairman, had an encouraging report. The Business Development program is being conducted in 15 states; 173 zone committees of agents and field men exist; to the end of June, 132 meetings had been held with total attendance 13,000, an average of 66 agents and 17 field men per meeting; 1,000 talks had been made. The meetings covered three phases: discussion of stock fire insurance.

(CONTINUED ON PAGE 28)

Hits Hush Policy on Parleys of Companies, Agents

Liscomb Deplores Executives' Demands of "No Publicity" in Conferences

C. F. Liscomb of Duluth, in addressing the annual meeting of the Pennsylvania Association of Insurance Agents in Bedford Springs, lamented the fact that in many of the agency-company conferences that have been held, the company representatives have insisted that no publicity be given to the discussion. This policy of silence, he declared, has tended to create the impression that what is being discussed is something that cannot be talked about. Mr. Liscomb is executive committee chairman National Association of Insurance Agents.

"In all of our negotiations," he declared, "there is no word that we speak, no action we take that of itself could not be published so that every member of the National association could know what we are doing to further their interests. But time and again, in our conferences we are barred from divulging information."

"No Publicity" Request

"For example, your president and I spent a week in New York recently, conferring on many of your problems. Nothing that was done is of a nature requiring that it should be withheld, but almost invariably we had a request that nothing be reported. The minutes of practically every conference we have held ended up on the note, 'no publicity.' You, therefore, must have a great deal of confidence in your chosen officials, to counteract the impression that our deliberations will not bear the light of day. We cannot, of course, place ourselves in a position where it can be charged that we have violated a confidence, but we feel that in joint undertakings, there has been too much soft pedaling. While it is recognized that until an agreement has been reached in a controversy, publicity may well retard a satisfactory conclusion, we do believe that when a conclusion has been made, there is no need for any demand for 'no publicity' or for an inadequate, banal statement such as 'we report progress.'"

Mr. Liscomb recalled that when the Business Development Office was established by the joint efforts of companies and agents, there was an agreement that controversial measures should be forgotten for the time being and all energy directed to putting the B. D. O. across. Now that the success of that undertaking is established, he declared, the time has come for the conference committees to turn their attention to other subjects.

New Agency Agreements

Mr. Liscomb expressed resentment because the new agency agreements were broadcast without the knowledge or consent of the National association. "In seeking to establish us as independent contractors," he declared, "the companies denied that we are, by offering us a new agency agreement to which we were not a party."

Without going into the merits of the contract itself, Mr. Liscomb objected to the fact that the companies framed an agreement affecting "the very heart of our relationship with them, without giving us an opportunity to offer objections or make suggestions on any one of the points involved."

Mr. Liscomb said the relationship between the organized agents and the fire

Interesting Analysis of Illinois Licenses

For the year ending Sept. 1, the Illinois insurance department finds there were 30,744 licenses issued to fire agents, 19,785 to life, 246 to burial societies, 144 to mutual benefit assessment association agents, 83 to Lloyds people and 14,306 to casualty and surety, the total being 65,308. In the state 14 percent of the premiums are paid for fire insurance, 16 percent for casualty and surety and 70 percent for life. Chicago and Cook county have 61 percent of the total population of the state. Therefore the breakdown of the licenses issued is interesting.

Stock fire, downstate, 20,096; Chicago, 6,592; Cook county, 2,155, total 28,843. Mutual fire, downstate, 1,491; Chicago, 304; Cook county, 106, total 1,901. Stock fire, 28,843; mutual fire, 1,901, total fire 30,744.

Life, downstate, 8,998; Chicago, 8,767; Cook county, 1,265, total 19,130.

Assessment life, downstate, 467; Chicago, 170; Cook county, 18, total 655.

Life, 19,130; assessment life, 655, total life, 19,785.

Burial, downstate, 93; Chicago, 144; Cook county, 9, total 246.

Mutual benefit, downstate, 95; Chicago, 43; Cook county, 6, total 144.

Lloyds, downstate, 13; Chicago, 65; Cook county, five, total 83.

Casualty and surety, downstate 10,-

538; Chicago, 2,183; Cook county, 677, total 13,398.

There were 908 licenses issued to agents of reciprocals writing casualty business, there being 770 downstate, 128 in Chicago and 10 in Cook county outside of Chicago. The total casualty and surety licenses with the reciprocals, therefore, are 14,306.

The brokers' licenses number 9,678, there being 2,170 downstate, 6,073 Chicago, 740 Cook county, and 695 non-residents.

Of the solicitors' licenses there are 683 downstate, 2,571 Chicago and 209 Cook county.

There are 305 company service representatives licensed, there being 33 downstate, 196 in Chicago, 11 in Cook county and 65 non-residents.

Chittenden to Memphis

J. D. Chittenden, for the past seven years with the Liberty Fire of Louisville, starting as a file clerk and ending up as assistant to the manager of the casualty, automobile and marine department, will on Oct. 1 join the D. A. Fisher & Co. agency of Memphis.

He is a son of J. E. Chittenden, Kentucky state agent of the North America and nephew of H. E. Chittenden, Ohio state agent of the Home.

Agree on Uniform Supplemental Form at Hot Springs

Expect Approval of Contract by Territorial Organizations Within 30 Days

By LEVERING CARTWRIGHT

HOT SPRINGS, VA.—Within 30 days a uniform supplemental contract is likely to be approved by the various territorial organizations. That was indicated at a meeting here Monday afternoon of the inter-regional group that has been pressing to that objective for several months. It is a project that is being strongly advocated by President Paul L. Haid of Insurance Executives Association. The meeting was timed to come during the week of the Eastern Underwriters Association and Western Underwriters Association sessions here.

Gantert Is Chairman

F. A. Gantert, president Fidelity & Guaranty Fire, presided as chairman of the committee. The recommendations practically were agreed upon, according to Mr. Gantert. Certain changes had been embodied since the committee's last meeting. The present form will be submitted to the different regional rating organizations for review. Mr. Gantert expressed confidence that the form will be officially sanctioned within a month. Mr. Haid attended the session.

Western Actuarial Bureau, E. U. A. and S. E. U. A., were represented at the Hot Springs meeting and word indicating the Pacific Board is ready to act was received.

E. U. A. representatives were Sumner Rhoades and David Hinckley of the headquarters staff and W. F. Rombke, manager Explosion Conference; Western Actuarial Bureau sent Manager R. D. Hobbs and R. M. Beckwith, and from S. E. U. A. there were L. T. Wheeler, secretary-manager; E. N. O'Beirne, southern manager, Automobile, and J. H. Ledbetter, Hartford Fire.

St. Paul to Renew Bid for National Association Meet

ST. PAUL—St. Paul will renew its invitation to the National Association of Insurance Agents at the Dallas convention to hold the 1938 fall meeting in this city. A strong delegation will go from Minnesota to back up the invitation of the Insurance Exchange of St. Paul.

Representing the Minnesota Association of Insurance Agents will be Frank Preston, Minneapolis, national councilor; E. C. Huhnke, Duluth, president and A. W. Ingenhutt, Minneapolis, chairman of the executive committee.

Robert A. Burns and Armand Harris will go for the Insurance Exchange of St. Paul, while the Minneapolis Underwriters Association will send Austin Caswell, P. H. Ware and Wesley J. Kelley. Several agents from other parts of the state also are expected to attend the convention and for the convenience of the Minnesota delegation arrangements have been made with the Rock Island Railroad to run one or more special Pullmans for their exclusive use.

The Minnesota "special" will leave Minneapolis at 10:40 p. m. and St. Paul 11:20 p. m. Oct. 2 and arrive at Dallas the morning of Oct. 4.

F. L. Dunn, son of S. A. Dunn, farm special agent of the Hartford, is now with Bevan & Stevens, Houston, Tex., general agents Hartford Accident.

THE WEEK IN INSURANCE

Western Underwriters Association takes up important issues at meeting at Hot Springs, Va. **Page 3**

Eastern Underwriters Association acts on brokerage commissions at Hot Springs meeting. **Page 3**

Walter H. Bennett, secretary National Association of Insurance Agents, continues attack on proposed new agency contract. **Page 3**

Uniform supplemental contract likely to be approved by territorial organizations within 30 days. **Page 4**

Program is announced for the annual meeting of the **National Association of Mutual Insurance Companies** at Grand Rapids. **Page 10**

C. F. Liscomb, in addressing Pennsylvania agents, expresses resentment because company representatives insist that no publicity be given to subject matter of various agency-company conferences. **Page 4**

President P. L. Haid of Insurance Executives promises **conference to iron out complaints on new agency contracts**. **Page 5**

Annual meeting of the New Jersey Association of Underwriters was held at Asbury Park, N. J. **Page 5**

National Association of Mutual Insurance Agents elects C. C. Jennings of Baltimore president at annual convention in Richmond, Va. **Page 12**

A. J. Rouillard of Claremont, N. H., has been appointed insurance commissioner of the state. **Page 5**

Companies writing hail insurance on growing crops made some profit on the year's transactions. **Page 12**

W. E. Dawes, manager Pacific Coast office of Talbot, Bird & Co., resigns to join the Fire Association at San Francisco as manager of its marine department. **Page 17**

Hazards of air conditioning systems reviewed by Clarence Goldsmith of National Board. **Page 12**

St. Louis agents will be given an opportunity to present their case to the National association executive committee in Dallas Oct. 4. **Page 8**

New supplemental contract in New Jersey discussed by Leon A. Watson. **Page 5**

Main features brought out in the **underwriters' conference** of the Federation of Mutual Fire Insurance Companies at its Chicago meeting. **Page 6**

Negotiations are still proceeding in the hope that some way can be reached whereby **London Lloyds** can remain in Illinois. **Page 16**

Interesting breakdown is shown of the **agency licenses issued in Illinois**. **Page 4**

Michigan Association of Insurance Agents is raising a fund to employ a field secretary. **Page 22**

Vice-president H. E. Maxson of the America Fore group is to retire. **Page 15**

M. W. Lewis, assistant manager of the Towner Rating Bureau of New York, talks before the meeting of the **American Association of Personal Finance Companies**. **Page 23**

Massachusetts supreme court rejects De Celles' 1937 automobile liability rate schedule. **Page 21**

The U. S. Chamber of Commerce gives some observations on the tendencies in **workmen's compensation**. **Page 23**

Program for joint casualty meeting at White Sulphur Springs, W. Va., Oct. 11-14 includes talks by U. S. Senator Austin, Vt., and Assistant Secretary of War Johnson. **Page 21**

Provident Life & Accident celebrates its fiftieth anniversary. **Page 21**

W. L. Mooney, vice-president Aetna Casualty & Surety, will retire from business following the next annual meeting. **Page 22**

Much interest is taken in the discussion among casualty companies as to some form of **occupational rating**. **Page 21**

Simplified sales procedure for U. & O. described at Pennsylvania agents' convention. **Page 33**

Superintendent Pink of New York makes some recommendations to the agents of **cooperative fire companies in his state**. **Page 38**

Fire insurance companies are watching with interest the suit brought at Schnectady, N. Y., against the state for **inadequate fire protection** and an ensuing loss. **Page 38**

New Jersey Agents Elect Meek Chief at Annual Meeting

Executive Chairman Advanced at Asbury Park— Talks by Notables

NEW OFFICERS ELECTED

President—Charles E. Meek, Jr., Paterson.
Secretary-treasurer—William F. O'Brien, Newark.
National Councillor—Alan V. Livingston, Englewood.
Executive committee—H. D. Holmes, Summit, chairman; R. H. Aronson, Jr., Bordentown; T. S. Brown, Perth Amboy; H. M. Barrow, Red Bank; Alfred Christie, Bergenfield; W. A. Schaefer, Newark; D. A. Schenck, Jersey City, and H. A. Faunce, Atlantic City.

By GEORGE A. WATSON

ASBURY PARK, N. J.—An interesting speaking program by many prominent insurance men, but no outstanding action save a resolution to incorporate, characterized the annual meeting here of the New Jersey Association of Underwriters. Charles E. Meek, Jr., of Paterson, the new president, formerly was executive committee chairman. He succeeds H. A. Faunce of Atlantic City. Mr. Meek is head of the A. P. Haldane & Co. agency of Paterson. He is past president Paterson Board and Passaic County Board.

Territorial vice-presidents elected are: Atlantic county, Samuel Shuttleworth; Bergen, J. A. Heck; Burlington, H. F. Stockwell; Camden, W. B. Hambleton; Cape May, A. M. DeMoris; Cumberland, Harry Sharp; Essex, Leonard Fuchs; Gloucester, J. S. Holston; Hudson, A. S. Turteltaub; Hunterdon, C. A. Reger; Mercer, W. J. Waldron; Middlesex, George Miller; Monmouth, S. E. Pawley; Morris, W. G. Hurtzig; Ocean, Raymond Voorhees; Passaic, Douglas Cullen; Salem, O. W. Acton; Somerset, T. G. Van Syckel; Sussex, W. R. Sprague; Union, D. M. Pearsall, and Warren, C. B. Craig. The incorporation of the association is to be as a non-profit organization. Notice of intention to submit the resolution was given members some months ago, the executive committee stressing advantages.

Record Many Accomplishments

The association's reputation as one of the larger and most virile agency organizations in the country was well sustained by its activities during the past 12 months, particulars of which were given by President Faunce. Mr. Faunce stressed desirability of developing county board memberships, which bodies in turn aided materially in furthering association plans. As further objectives he recommended extending the Bergen county idea of requesting companies to eliminate unqualified agents; developing an educational plan to raise agency standards, and starting active work on a Business Development campaign. Company officials, Mr. Faunce said, were found desirous of being fair.

How effectively to meet non-stock competition was the theme in so far as fire insurance was concerned. A. R. Menard, assistant director Business Development Office, explained methods of his organization in tabulating and analyzing figures of non-stock carriers and emphasizing the strong features of capital stock companies. With E. M. Schmults, past president, as discussion

(CONTINUED ON PAGE 38)

Supplemental Contract Features are Explained

The history of the supplemental contract in New Jersey and the differences between the new form and the contract previously used in that state were outlined by Leon A. Watson, expert, Schedule Rating Office of New Jersey, Newark, before the New Jersey agents' meeting. The form now used generally in E. U. A. territory has been put into effect in New Jersey. The most important difference, according to Mr. Watson, is that the new form is not written for a separate and specific amount of insurance. It extends the fire insurance policy to cover the same property and in the same amount against the perils of windstorm, hail, explosion, riot, aircraft and motor vehicles. It contains an apportionment clause which prorates recovery with other fire insurance covering the same property, whether the other insurance contains the supplemental contract or not. Consequently, it is important that the supplemental contract be attached to all fire insurance policies on the same risk.

Objections of Some Agents

Mr. Watson stated that a number of agents have objected to the new form, because it eliminates the chance of selling the supplemental contract to assured for whom the agent did not write the fire insurance, by writing a fire policy for a nominal amount and then attaching the supplemental contract for the full amount needed by the assured. However, he maintained that the new contract is more desirable from the assured's viewpoint, since it requires adequate insurance to value and bridges the gap between the loss occasioned by a peril insured against under the supplemental contract and fire which may ensue.

In the opinion of Mr. Watson, the explosion section of the supplemental contract covers damage done by explosion of hot water boilers, in or out of the premises. This is the interpretation universally given in other states in which this contract is used. The contract excludes explosion of steam boilers but a steam boiler is not technically a hot water boiler. He also pointed out that physical damage done as a result of riot or civil commotion is covered, but malicious damage is not. Under the New Jersey rules, this cannot be added to the supplemental contract by endorsement, as is the case in many other states. Insurance must be purchased under specific policies.

Since the laws of New Jersey do not permit the commissioner to approve endorsements restricting or extending the coverage of supplemental contracts, it was necessary to publish a separate form for every variation of this contract. The result is that New Jersey has more supplemental contract forms than any other state, 15 in all. The most common form, and the subject of most of Mr. Watson's remarks, is form No. 1. This is the form which insurance men commonly have in mind when they speak of a "supplemental contract." It may be written for either dwelling or business risks and covers windstorm, hail, explosion, riot, aircraft and motor vehicle damage. Form No. 2 covers smoke damage. Mr. Watson predicted that eventually this contract would be eliminated and smoke damage would be included in form No. 1. This has been done in the middle west, but in all the E. U. A. states smoke damage is not included in the basic supplemental contract.

The other forms are for superior or "no common interest" risks and give the same coverage which is effected in other states by supplemental contract No. 3 and various endorsements. Permission for their use must be obtained from the Explosion Conference. Form

No. 3 covers leakage from fire protection equipment, windstorm, hail, explosion, aircraft and motor vehicle damage, fire and sprinkler leakage caused by riot and smoke damage. The other forms either cover only certain of the hazards assumed by form No. 3 or also cover physical damage from riot or physical damage from riot and malicious damage.

Mr. Watson stated that his first experience with the supplemental contract occurred in 1928 when William Quaid, then vice-president America Fore, now with the Home of New York, proposed a supplemental contract for dwelling houses, similar to that now in use, except that it included earthquake and did not cover riot or motor vehicle damage. It was concluded that the form could not be used in New Jersey because of the policy laws then in force. Eventually Messrs. Quaid and Watson and the late Lamar Hill, general counsel America Fore, submitted an amendment to the standard policy law which passed the legislature. The first contract was introduced in New Jersey in 1930.

In 1931 the law was amended to permit fire insurance companies to write motor vehicle damage, which was added to the supplemental contract. Smoke damage was also added to the underwriting powers of fire companies and supplemental contract No. 2, covering this hazard, was inaugurated. Mr. Watson stated that at the same time an attempt was made to permit fire companies to write explosion from low pressure steam boilers, but this was abandoned because of the opposition of casualty companies writing power plant insurance. Although the supplemental contract was extended to business risks generally in the east in 1936, it was not until the 1937 session of the New Jersey legislature that authority was secured for this change. At this time the contract used in other E. U. A. states was substituted in New Jersey for the older form.

Premium Increase Possibilities

Mr. Watson stated that he does not anticipate any appreciable increase in fire premiums for several years to come and consequently that increases must be secured through additional coverage and side lines, particularly the supplemental contract.

During August, he stated, approximately \$13,000 in premium on the supplemental contract was written in New Jersey, about 75 percent of which came from dwellings. This indicates that much can be done during busy months when the vacation season is over. The average assured, however, he concluded, does not know the contract exists. He will not come in and ask for it, but will buy it if it is intelligently explained.

New Commissioner for New Hampshire Named

CONCORD, N. H.—Arthur J. Rouillard, treasurer of the local agency of Barnes & Rouillard, Claremont, N. H., has been appointed by Governor Murphy as insurance commissioner of New Hampshire to succeed and fill out the unexpired term of the late Commissioner John E. Sullivan. Mr. Rouillard is a past president of the New Hampshire Association of Insurance Agents and for a decade one of its most active members.

Miss Hilma Hokenson, deputy commissioner of New Hampshire, has resigned to become manager of the Social Security Board field office at Concord. Mrs. W. G. Foss, who has been superintendent of agents' licenses, has been named acting deputy commissioner.

Haid's Assurances Keep Keel Even at Pennsylvania Rally

Agents Confident That Promised Conference Will Quell Furor on Contract

NEW OFFICIAL LINEUP

President—W. F. Wingett, Scranton.
Vice-Presidents — W. R. Roberts, Bethlehem, and H. M. Albert, Stroudsburg.
Treasurer—C. M. Thuma, Harrisburg.
National Councillor—H. E. McKelvey, Pittsburgh.
Secretary-Manager — F. D. Moses, Harrisburg.
New Directors—Lawrence Starr, W. M. Reid, and Malcolm Ford.

By ROBERT B. MITCHELL

Harmony of the most constructive and forward-looking sort prevailed uninterruptedly at the annual convention of the Pennsylvania Association of Insurance Agents at Bedford Springs, Pa. Any expectations of fireworks in connection with the new agency contracts were fully dispelled by the announcement of Paul L. Haid, president Insurance Executives Association, that a conference between his organization and the National Association of Insurance Agents to iron out complaints will be held "at the earliest possible date."

Pennsylvania leaders appeared entirely satisfied that this conference will iron out agents' objections to the new contracts, which were devised to clarify the status of agents as independent contractors and not employees under the social security law. As Mr. Haid said, the objection to the new contracts is mainly that they were arrived at without the advice and consent of the agents' association. There appeared to be no indication that any group of irreconcilables will carry their resentment against the contracts' mode of genesis to the extent of disturbing the cordiality of present company-agency relations.

Association Officials Participate

The conference, which will be held "at the earliest possible date," was decided on, he said, at a discussion with National association officials, including President Owen Wilson, Executive Committee Chairman C. F. Liscomb and K. H. Bair, former national president and now a member of the executive committee.

The big object of the new contracts is to make it clear beyond question that insurance agents are not employees under the social security act but are independent contractors.

He pointed out that not only must the federal government be satisfied that this is the case but that the various state governments must be convinced that agents are in fact independent contractors. He said it is doubtful if some companies' contracts are entirely clear on this point and in their present form might result in trouble now or later.

Discusses B. D. O.

Touching on the work of the Business Development Office, Mr. Haid said the business of retaining and regaining lines for the stock companies is a working man's job, and the Business Development Office has not, nor will ever have, any magic formula for accomplishing this end, he said. The Business Development Office's work is to help and not to offer a panacea for every situation.

Mr. Haid said that in order to facili-

(CONTINUED ON PAGE 39)



Indemnity Insurance Co.

OF

North America

PHILADELPHIA

CASUALTY FIDELITY SURETY

CAPITAL \$1,000,000

Unquestioned Financial Stability.
Unique, Convenient Policies.
Complete, Efficient Service.
All Modern Coverages.

Combination Automobile Policy,
Combination Residence Policy and
Complete Golfer's Policy issued jointly
with allied fire companies.

Underwriters of Mutual Companies Make Suggestions

Chase Smith Recommends Complete Revision of the Standard Policy

The underwriters conference of the Federation of Mutual Fire Insurance Companies at the Edgewater Beach Hotel, Chicago, last week was attended by 95 people representing 52 companies. Chase M. Smith, National Retailers Mutual of Chicago, took up the matter of standard fire policies now being agitated by the National Association of Insurance Commissioners. His recommendation was that the entire policy should be the subject of a comprehensive revision. The federation, he declared, should not merely be interested in the minor corrections that have been presented so far, but he asserted that this does not properly dispose of the situation. The adoption of these proposals, he said, will serve merely to add to the non-uniformity now existing. In his opinion they do not improve the contract from the standpoint of companies. The practical result of their being offered to legislatures as isolated corrections, he contended, will simply invite a great mass of additional amendments, many of which might be ill-advised and harmful.

Invite Chaotic Condition

"We are inviting a chaotic legislative condition and even if successful the results will not be important," Mr. Smith said. While approving as a whole the recommendations of the commissioners, he suggested additional points which should be covered in any revision. They are: an amendment to the cancellation clause to contain provisions substantially the same as in the present automobile policies; an improvement in the subrogation clause to require the cooperation of the insured; a comprehensive revision, and an inclusion in the policy of the provisions concerning the mortgagee; a provision concerning friendly fires and cigarette losses; and a provision concerning the application of building laws and zoning regulations.

Air Conditioning Systems

C. W. Gustafson, chief engineer of the Mutual Fire Prevention Bureau of Chicago listed four major danger points in air conditioning systems, all of which can be overcome by engineering control. His recommendations were that all ducts be lined with non-flammable material, that filters used to take dust from the air should be of non-flammable material such as rock wool or steel wool and should not be coated with oil unless it has a very high flash point, that all ducts which pierce fire walls or floors should be equipped with thermostatic dampers which would close automatically in case of fire, and that non-flammable and non-toxic refrigerants should be used in air-cooling systems.

New developments in the inland marine field with special reference to the program now being carried out by the Mutual Marine Conference were sketched by T. L. Osborn, Jr., inland marine manager of the National Retailers Mutual and chairman of the Mutual Marine Conference's underwriting committee.

The underwriting of dwelling houses was the subject of a paper by B. Rees Jones, president Town Mutual Dwelling of Des Moines. He asserted that close inspection of dwelling risks is important for mutual companies which hope to be successful in this field.

John A. Arnold, vice-president Fed-

25-Year Man



JOHN T. HARDING

John T. Harding, Illinois state agent for Millers National, has completed 25 years in the service of that company. He was initiated into the 25-Year Service Club and received a service button. For the past 17 years he has been on the road, mostly in Illinois. He has twice been elected most loyal member of the Illinois Blue Goose. He is a past president of the Illinois State Fire Prevention Association, and of the Illinois Field Club.

eral Mutual Fire of Boston, in an analysis of the underwriting of business produced by agents, said the success or failure of companies operating in that way depends almost entirely upon the caliber of the agents they appoint, and a good field organization capable of training agents.

Gordon Davis of the United Adjustment & Inspection, Kansas City, stressed the necessity for training policyholders' bookkeepers to keep records which will permit the reporting of accurate values under provisional reporting forms. C. R. Hoffa, secretary Pennsylvania Millers Mutual Fire, Wilkes-Barre, urged adjusters not to confine themselves to ascertaining the amount of damage in losses which they handle, but to make more complete and constructive reports as to fire causes and any prevention lessons that are to be learned from the loss.

Riot and Civil Commotion

H. M. Terry, Michigan Millers Mutual Fire, speaking on "Riot, Civil Commotion and Malicious Damage," gave it as his opinion that mutual companies need not fear writing these covers, the hazard involved being no greater than in fire business.

The naming of a permanent committee of members of the Federation of Mutual Fire Insurance Companies to study supplemental contracts, and if possible to work out a standard contract that could be adopted by mutual organizations was recommended by E. K. Scribner, Iowa Hardware Mutual Fire, Mason City.

Attacks Salary Allowances

JEFFERSON CITY, MO.—Attorney-General McKittrick has filed a brief in the Missouri supreme court objecting to the \$500 a month salary of G. M. Sone, custodian of the \$1,750,000 impounded fire premium funds, and to the \$1,000 a month salary of T. S. Mosby as counsel. The salary allowances were made by Circuit Judge Sevier. The impounded funds which were formerly in interest bearing securities have been placed on deposit in Jefferson City banks at no rate of interest.

WELCOME



America Fore Agents and friends attending the National Association Convention in Dallas, are invited to make our Southwestern Department offices their headquarters.

Located at 1505 Federal Street, four blocks from Convention Headquarters, you will find these air conditioned offices a pleasant place to dictate your correspondence and conduct any other necessary business.

You are also invited to visit America Fore Headquarters* located in the Adolphus Hotel.

* Not open during meetings.

America Fore Insurance

THE CONTINENTAL INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

Eighty Maiden Lane,



and Indemnity Group

NIAGARA FIRE INSURANCE COMPANY
MARYLAND INSURANCE COMPANY OF DELAWARE
THE FIDELITY AND CASUALTY COMPANY

BERNARD M. CULVER, President
FRANK A. CHRISTENSEN, Vice-President

New York, N.Y.

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL

St. Louis Agents Will Be Given Hearing at Dallas

Notified to Appear Before National Association Executive Committee There on Oct. 4

ST. LOUIS.—The executive committee of the National Association of Insurance Agents will hear a delegation from the Fire Underwriters Association of St. Louis at Dallas, at 4 p. m. Oct. 4. W. H. Bennett, secretary of the National association, has so advised A. F. Felker, president of the local association.

The St. Louis agents will request that the executive committee include in the agenda for the Dallas meeting consideration of the St. Louis in-and-out controversy. They hope to get their fight against "chain-store" insurance on the floor of the Dallas gathering.

Yeckle, Earickson & Co. Resigns

Yeckle, Earickson & Co., Class 2 agency, has resigned its membership in the association. The agency's letter states that its "resignation is given in a spirit of friendly cooperation in order to relieve the association from the embarrassing position in which it has been placed by the ruling of the appellate board."

This agency was among the Class 2 agents dropped by the executive committee June 30 for alleged violation of the in-and-out rule. On appeal of that decision, a special appellate board overruled the executive committee and reinstated the agency. Later the same special appellate board asked the executive committee that the Yeckle, Earickson & Co. case be reopened, because it contended improper interpretations had been placed on the action of the appellate board. The question of reopening the case was to have been considered by a special committee of the executive committee, but the resignation of the agency closes the case.

Executive Committee Upheld

The details of the in-and-out controversy were presented to the full membership of the St. Louis association by its executive committee at a luncheon meeting this week.

A resolution was unanimously adopted supporting the action that has been taken by the executive committee to date and urging it to continue the fight. The resolution was offered by G. B. Chipley of Megginson & Chipley and seconded by T. R. Collins of Martin Collins Son & Co., both Class 1 members.

President Felker had just concluded his explanation of some of the angles of the controversy and was about to adjourn the gathering when Mr. Chipley arose and said that he thought the meeting should not end without some expression of support for the executive committee from the other agents present. He then offered his resolution, which was adopted.

Cites Alleged "Threats"

Mr. Felker said the report that St. Louis would be taken from the excepted cities classification was more than a rumor and came as an actual threat from some of the companies that have refused to abide by the in-and-out rules of the local association. He charged that these companies would like to see the association broken up. He read excerpts from a speech by President Cullen of the National Surety, in which he took the position that the agent should have some voice in regard to the commission to be paid.

President Felker said that prior to the Sept. 8 meeting 113 companies had lined up in support of the association. Originally only 33 companies were in line, he said. There has been some disturbance of the Sept. 8 alignment by the expulsion of some additional agents by the executive committee on that date, but it

Presidents in Hot Springs



A. F. POWRIE, Chicago



W. ROSS MCCAIN, Hartford

Two important organizations met this week at Hot Springs, Va., the Eastern Underwriters Association and the Western Underwriters Association. W. Ross McCain, president of the Aetna Fire, is head of the eastern body and A. F. Powrie of Chicago, western manager Fire Association, is president of the western organization. Both associations are doing fine work and their membership is in accord with the policies laid out.

Hail Damage Placed at \$100,000 in Montana

Loss to companies writing hail coverage in Montana as the result of a severe hail storm which swept Billings, Mont., will approximate \$100,000. W. L. Quirk, manager, Billings branch office Fire Companies' Adjustment, in a report stated, "Our estimate is that there will be a minimum of 1,000 losses averaging \$100 per loss on residence property and \$3 to \$5 per square foot on flat roofs in the business district. The storm covered an area of approximately 15 miles in length by five miles in width.

Old Shingle Roofs Total Loss

The report further stated that shingle roofs over 10 years old were a total loss but those only three or four years old sustained only small damage. Composition roofs on all types of buildings will require replacement. Greenhouse windows and electric signs sustained extensive damage, and rain following the storm resulted in damage to interiors.

R. H. Gwyn Is Being Introduced

Roland H. Gwyn, a young Englishman from the head office of the Century of Scotland, has arrived in this country, assigned to the U. S. head office of his company. He has been with Century just a short time, having previously been with the Sun. He is in Hot Springs, Va., this week, with D. N. Iverson for the meetings of the W. U. A. and E. U. A. The three will then start on a 6,000 mile business trip by motor. They will attend the meeting of National Association of Insurance Agents in Dallas, and will stop in Oklahoma City, Denver, Omaha, Kansas City, Des Moines, Minneapolis, Madison, Wis., Chicago and other places.

is believed the 113 companies will continue to abide by the in-and-out rules. Several other large fleets have indicated they may come into line in the very near future.

In the meantime, efforts are being continued in some quarters to bring about a peaceful solution of the controversy. Some hope that the Marsh & McLennan interests may let find a way to gracefully withdraw from direct writing in St. Louis and that this may solve a very delicate situation.

Stock Company Association Signs FHA Agreement

The agreement between the Federal Housing Administration and the Stock Company Association, which supplements the binder which has been in effect for some time, has been signed and is now effective, according to Col. Joseph Button, secretary and manager of the association.

Less than 100 properties have been acquired by the FHA, according to Colonel Button. Certificates will be issued by the Stock Company Association as ordered by the administration, and, while separate accounting of these items will be kept by the association, the liability and premiums will be included with HOLC business in reports to members.

Endorsements have been provided members of the Stock Company Association which are to be executed and attached to their open policies for each state in which they are licensed. The endorsement provides that the open policy is extended to apply to property in which the FHA has an insurable interest as acquired under title II of the national housing act.

Cooperatives Hold Meeting

About 200 were in attendance at the annual forum of the Federation of New York State Cooperative Agents held in Syracuse. J. B. Towne, Saratoga Springs, N. Y., president, presided at the sessions. Addresses on insurance were given by T. F. McManus, vice-president J. R. Young & Co., Buffalo, and L. H. Pink, superintendent, department of insurance of New York. Agents taking an active part in discussions included J. C. Hurley, Baldwinsville, vice-president of the federation; E. B. Wilcox, Earlville, and E. C. Devendorf, Amsterdam, president Capital District Cooperative Agents Association.

Heymann to Explain Plans

NEW YORK.—Dr. Hans Heymann, originator of building obsolescence insurance in Germany and Great Britain, and chief executive of the recently formed Property Life, will explain the methods to be pursued in writing this class of coverage at a luncheon arranged by J. G. Goetz, managing director Risk Research Institute.

Run Over Plans to Revamp Underwriters Salvage Setup

Committee Given Vote of Confidence at Session Held During W. U. A. Meeting

HOT SPRINGS, VA.—The committee that has been engaged in formulating a scheme for financial reorganization of Underwriters Salvage Company of Chicago received a vote of confidence at a meeting here Tuesday morning of bondholders, stockholders, noteholders and others interested in the institution. Those attending had been apprised of the proposed plan in a bulletin.

J. C. Harding, Springfield F. & M., president of the Salvage Company, was in charge of the meeting. Walter Eckert of the Chicago law firm of Eckert & Peterson that was retained by the committee, attended. The session was held at this time due to the fact the Western Underwriters Association is having its mid-year meeting here.

Clark Also Present

In addition to W. U. A. representatives, H. A. Clark of Chicago, vice-president Firemen's, came to the meeting with proxies from members of Western Insurance Bureau, of which he is president. He also attended the meeting of the Uniform Printing & Supply Company Wednesday.

Any idea of liquidating the Salvage Company or putting it through 77-B was dismissed.

The plan will be presented to the directors and then to stockholders. It provides for retirement of the mortgage of \$120,000 by giving to mortgage bondholders first preferred stock with a guaranteed interest return. Note holders would get common stock.

"There is no criticism of the management of the salvage company and the plan contemplates no change in management. The salvage company's building in Loomis street was constructed in the late '20s when optimism ran high. During recent years when the losses have been so few and the jobber has been so largely displaced, there has simply not been enough volume of merchandise to maintain salvage company solvency.

A new issue of stock was sold and then stockholders loaned money. The leaders came to the conclusion that the financial structure had to be revamped on a supportable basis. During the last several years the income of the salvage bureau has been about \$450,000 whereas about \$750,000 was needed to pay expenses and meet obligations.

Tentative Program Is Given for California Agents' Meet

The key-note of the annual convention of the California Association of Insurance Agents to be held in Hollywood, Nov. 8-10, will be sounded by J. R. Douglas, vice-president Security First National Bank, Los Angeles, outstanding in the finance field. He will open the program at the first business session Nov. 8, with a discussion of "Business Trends and Conditions, with Particular Reference to Cooperatives." H. W. McGee, president Wren & Van Alen, Los Angeles agency, will discuss "The Agent's Responsibility in Applying Insurance to the Needs of Modern Business."

H. E. Charlton, Los Angeles, with the Seyler-Day Agency, will speak on "Crime Losses," and Raymond Nettleship, of the Nettleship Company agency, Los Angeles, will speak on "The Liabilities."

Announcement of additional speakers will be made next week by Frank Colridge, executive secretary.

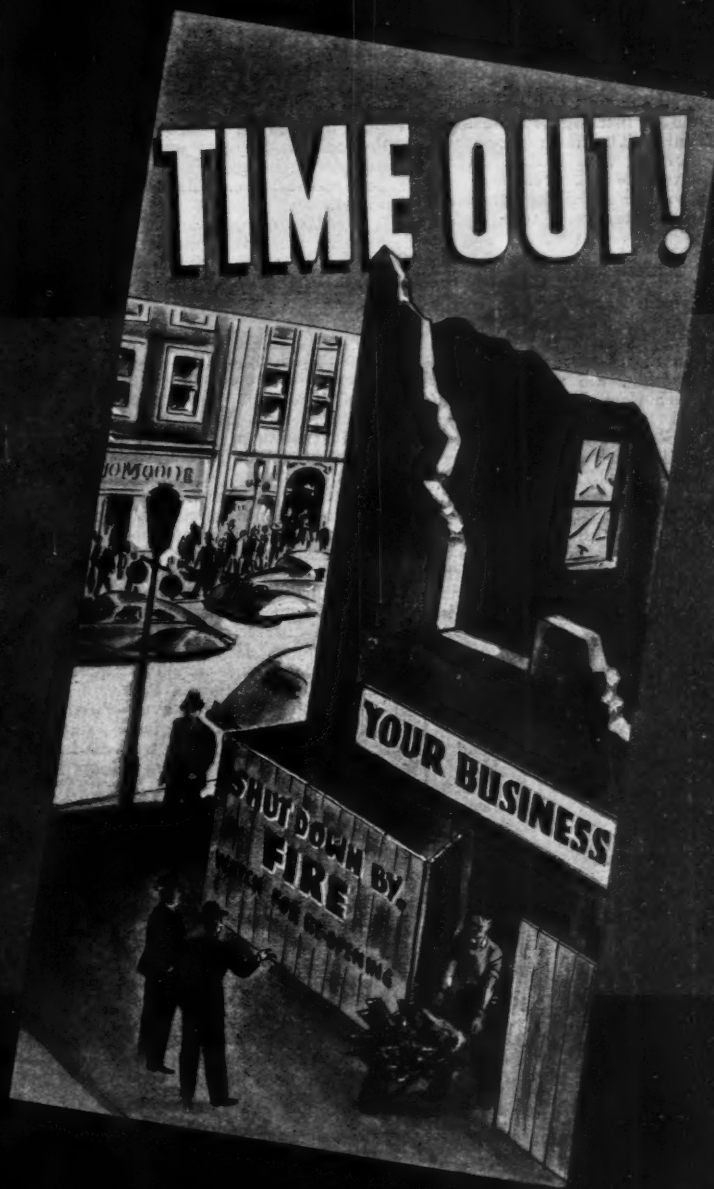
The Buffalo has declared its regular dividend of \$3 a share and a \$1 extra.

A Timely Sales Help

Canneries are working at top capacity
...manufacturers are now increasing
production...stores are buying and
planning for the coming Christmas
rush! Because of improved business
conditions, income protection is far
more vital today than in past years.

This is the logical time to sell essen-
tial Use and Occupancy coverages. To
assist agents in presenting this pro-
tection, fire companies of Fireman's
Fund Group have just issued a new
envelope insert that briefly and con-
vincingly describes the importance
of Use and Occupancy insurance.

Copies of this helpful selling aid will
be sent to agents upon request.



Fire · Automobile · Marine · Casualty · Fidelity · Surety

FIREMAN'S FUND GROUP

Fireman's Fund Insurance Company - Occidental Insurance Company

Home Fire & Marine Insurance Company

Fireman's Fund Indemnity Company - Occidental Indemnity Company

New York

Chicago

SAN FRANCISCO

Boston

Atlanta

Program Is Announced for Mutual Companies' Meeting

Group Conferences Will Feature Forthcoming Grand Rapids Muster

The program is announced for the annual meeting of the National Association of Mutual Insurance Companies at the Pantlind Hotel, Grand Rapids, Mich., Oct. 4-6, the convention theme being "Relationships." Roy J. Chase of Lockport, N. Y., is president, he being secretary of the Farmers Mutual of that city. The vice-president is Frank Bishop of Pawtucket, R. I., being secretary of the Pawtucket Mutual Fire. Harry P. Cooper is the perennial secretary at Indianapolis, he being secretary of the Indiana Farmers Mutual, the Indiana Union Mutual and the Farmers Mutual Liability.

There will be a breakfast conference the morning of the first day and it will be followed by a meeting of state association officials. The farm group will meet that morning with J. R. Crawford of Worthington, Minn., presiding. At noon there will be a federal land bank luncheon with President Chase presiding.

Windstorm Conference

The windstorm group will meet the first afternoon with Harry L. Gross, assistant secretary Iowa Mutual Tornado in charge. In the evening there will be a general meeting, the main speakers being Insurance Commissioner Gauss of Michigan and Dr. A. J. Altmeyer of Washington, D. C., chairman of the social security board.

On the morning of Oct. 5, the automobile and casualty group will assemble with W. E. Benoy, general counsel Motorists Mutual of Columbus, O., presiding. One of the talks will be by C. C. Jennings of Baltimore, who is the new president of the National Association of Mutual Insurance Agents. The windstorm group will have another meeting in the morning and one of the talks will be given by Dr. J. B. Kincer of Washington, D. C., chief of division of climate and crop weather bureau, U. S. Department of Agriculture.

The city and town group will hold a meeting that morning with H. L. Hjerstad, president Citizens Fund Mutual Fire of Red Wing, Minn., presiding.

Advertising Conference

The advertising conference will also meet that morning and there will be a meeting of the ladies auxiliary with Mrs. J. J. Fitzgerald, wife of the president of the Grain Dealers National Mutual presiding.

The hail group meets for a breakfast conference the morning of the last day with C. Fred Morgan, president Square Deal Mutual Hail of Des Moines, presiding. One of the talks will be by W. H. Rowe, economist Bureau of Agricultural Economics, at Washington, D. C. The past presidents hold a breakfast conference. The auditing and accounting department of the automobile and casualty groups will hold a conference with D. Ray Higgins, assistant secretary and underwriting manager for the Farmers Mutual Liability of Indianapolis, presiding. At the farm group the last day Dr. V. N. Valgren, principal agricultural economist, Farm Credit Administration, Washington, D. C., will talk.

The Federation of Mutual Fire Insurance Companies has its meeting the last morning. There is a general meeting in the afternoon.

Mutual Changes Name

The Holdup & Burglary Mutual Indemnity of Springfield, Ill., has changed its name to Monroe Mutual Casualty.

Personal Insurance Offers Best Opportunity Today

There are great possibilities for making sales in the field of personal insurance, W. L. G. Johnson of the American of Newark, former insurance manager Mansfield & Swett, Maplewood, N. J., told the New Jersey Association of Underwriters at its annual meeting in Asbury Park, N. J. Much insurance is in force, he said, upon which producers have made serious underwriting blunders.

The average insurance customer has only a vague idea of his coverage, his policies being an aggregation of documents in his safe. In very few cases has he troubled to put them all together and get the complete picture of his protection, and even when he attempts to do so, does not have the proper knowledge of insurance to judge whether his premiums are correct and his coverage adequate.

The thoroughly competent producer who goes in, corrects errors made by his predecessors and gives the insurance buyer real service, will not want for business.

It is well to approach on a business-like basis, and Mr. Johnson has found the survey method the best for this purpose.

Two Policies Adopted

In his work with Mansfield & Swett in Maplewood, population 26,000, a typical New York suburban town of better class with a high percentage of home ownership, two basic policies were adopted: Insurance business was completely segregated from the real estate and the insurance was placed in the hands of Mr. Johnson, an insurance man, who did nothing else. The agency concentrated on personal property and real estate coverage, excluding life insurance, and did not go after large commercial lines to any extent.

It was found that bad debt losses ran less than a quarter of 1 percent on personal insurance. It was easy to handle, clean, profitable and very little affected by economic conditions. Risks placed on the books usually stayed there if competent service were given. These were not target lines; they were usually too small for large brokers to bother about and too big for small brokers, he said.

Advertising Not Scattered

The agency adopted an advertising campaign, but instead of the "buckshot" method, picked objectives and used "rifle fire." Sanborn maps were checked and better sections and better types of homes selected for the campaign. Premium volume from these sections was large and the risks were excellent from a credit standpoint. The city directory was checked to find names of owners and then the properties were personally inspected in making out prospect lists. There was much preliminary spade work before the customers even knew the agency was after the business.

Renters and owners of small value homes were eliminated as not being worth the labor of soliciting. Elderly people, particularly retired, also were eliminated, and friends and social connections, as Mr. Johnson felt they would open the way to their business without direct solicitation when they were ready to do so.

Types of Prospects

Purchasers of new homes were found to be especially adapted to a real estate insurance office. A second good source was renters of the larger type houses, a third was the commuter class, officers and executives of Newark and New York firms, and a fourth was doctors and dentists. Calls at homes were made only at the prospect's request. Mr. Johnson said that business solicitation should be in a business office, the nor-

mal business man resenting intrusion of business solicitation into the privacy of his home.

Checking up, the making of prospect lists and securing preliminary information was done largely at night or during unfavorable weather, the day being reserved almost exclusively from 9:30 a.m. to 3:30 p.m. to actual solicitation.

"Obviously the quickest way to a man's interest is to show him the possibilities of personal advantage, of saving expense or improving his insurance coverage," Mr. Johnson said. "We have had various angles on this. One of the most successful was specific rating of houses to which the garage was attached." He said in most cases these inspections were made from the street without the owner's knowledge, the inspector looking especially for attached garage situations where because of garage construction or lack of a door between garage and house, the house appeared eligible for a specific garage rating, with elimination of 95 percent of the garage premium surcharge. This approach is no longer usable because of change in the specific rating system.

"Personal insurance, I have found, is frequently very carelessly written, particularly by big agents to whom the business is of no particular importance and who have neglected to take the trouble to make sure that their clients have the most favorable rating," Mr. Johnson said. "Once you have shown your prospect a chance to save premium, the avenue to his business is wide open."

No Strings on Service

The service was extended without strings attached to it. Mr. Nelson said the average man dislikes to be placed under compulsion in such matters. In the casualty line it was found many people were paying higher premiums than they should because of incorrect territorial classification. Many were found who spent from three to four months in their summer homes elsewhere and were eligible for rate reductions by simple endorsement giving them credit for lower rates prevailing in the resort during the period their cars were there. Such situations were located readily through society columns of newspapers, a slant which the agent originally writing the business apparently largely overlooked. Another approach to the rate reduction entree on cars was winter storage.

Mr. Johnson said the \$5 and \$10 premiums are worth just as much from an entree standpoint as the big premiums. The small premium does not directly bring enough commission to pay for all of the time and effort expended in getting it, but with the entree the complete line of coverage may be secured.

Direct-Mail Employed

The backbone of the agency's business-getting system was the mailing list, the cards in this file carrying all the information secured in the preliminary spade work. When a prospect has been approached, Mr. Johnson said, he is put on a special mailing list to get special mailing periodically, and when he buys a policy is moved into the customers' list, being regularly contacted by mail, a part of this campaign being institutional in character.

In conclusion he gave a few tips: Don't make insurance complicated to the assured; make it as simple as possible. Don't be bashful about recommending additional coverages, such as rent insurance and supplemental contracts Nos. 1 and 2, which it was found most prospects have not heard about. Adopt a set program, stick to it and follow up. Take care of customers and they will take care of the producer.

Royal's "Ad" Series Is Now Attracting Attention

In conception and in execution the series of advertisements prepared by the United States management of the Royal-Liverpool groups for display during the next 12 months constitute a notable advance in the insurance field.

Agents have been furnished a brochure containing the series of displays, each printed upon heavy plate paper, with a brief descriptive text, the whole suggestive of the "far flung" activities of the groups. The illustrations, unusual in character, are captivating.

Wherever need for insurance protection exists the Royal-Liverpool groups stand prepared to furnish it, the series emphasizes. Royal-Liverpool contracts are available in 105 countries, colonies and dependencies. Policies are written in 16 different languages. In 1936 the losses of the groups, the world over, approximated \$5,000,000 a month, paid in 46 currencies.

The displays were prepared under the immediate direction of Ralph W. Smiley, superintendent of the publicity department of the organization.

General Brokers Meeting

NEW YORK CITY—A feature of the annual dinner of the General Brokers' Association to be held at the Hotel Astor, New York City, will be the award of the gold medal to the person deemed to have rendered the most meritorious service to the brokerage fraternity in the Empire State during the past year. L. A. Wallace, of Johnson & Higgins won the honor for 1935, while A. G. Hall, editor "Insurance Advocate" qualified last year. The dinner will be a notable affair, over 1,000 brokers and others allied with the business having signified their intention of being present. Superintendent L. H. Pink will be the honor guest.

Western Bureau Meeting

At a meeting of the directors of the Western Insurance Bureau in Chicago it was decided to hold the fall meeting, Oct. 19-21 at the Homestead Hotel, Hot Springs, Va. The Western Sprinkled Risk Association will hold its meeting at the same place and at the same time.

Connecticut Veteran Dies

Frank A. Stevens, 73, of Holt & Stevens, Meriden, Conn., died there. He joined the Meriden Fire as a clerk in 1881 and formed his own business in partnership with the late I. L. Holt, when the Meriden Fire was sold to the Royal in 1892.

Essex County Board Meets

NEWARK—The annual meeting and election of the Essex County Board of Underwriters will be held here Sept. 28. Dr. W. R. Ward, medical director Mutual Benefit Life, will talk on developments surrounding adoption of the American constitution, and about principal members of the constitutional convention. The meeting is the first of the fall-winter season.

Colehour Heads Rockford Board

The Rockford (Ill.) Board of Fire Casualty & Surety Underwriters elected Francis Colehour, president; W. C. Sparks, vice-president; W. H. Jennings, Jr., secretary; K. A. Groff, treasurer, and L. L. Whitehead, a director for three years. The Rockford Board will be the local host to the annual meeting of the Illinois Association of Insurance Agents to be held in the Faust Hotel in its city Nov. 17-18. Plans are being made for this event.

MacMinn Takes Post Oct. 1

S. J. MacMinn, former Philadelphia manager, St. Paul Fire & Marine, will take up his new duties as assistant secretary Oct. 1. W. W. Martin will succeed Mr. MacMinn.

Powrie Proclaims Gospel of Closer Board Relations

Western Underwriters Association Discusses Important Phases of the Business

By LEVERING CARTWRIGHT

HOT SPRINGS, VA.—A. F. Powrie of Chicago, western manager Fire Association, in his presidential message at the mid-year meeting of Western Underwriters Association, advocated continued interest in the project to blend more perfectly the rating procedure and the practical requirements of organization companies. He also advocated that company men adopt a cordial attitude toward the organization and vital functioning of properly constituted agents' local boards. "There is little to report in way of progress in the development of changes in methods and practice," he declared, in referring to rating methods. "Under a system built up over a long term of years the direction of the policy and practice of rating bureaus is far removed from company touch. Probably in the middle west the rating of the business is more definitely segregated from direct influences of company needs and underwriting policies as pertaining to organization companies than in any other section.

Notes Some Improvement

"It is no easy task in these circumstances to bring the rating principles and methods into a close exposure to the influences which practical underwriting and competitive problems of organization companies should apply to the rating of our business. However, some advance has been made, at least in the direction of presenting our case to the respective rating bureau managements, and some improvement along the lines of our idea of what should be done has been noted. Enough has been accomplished to convince us that more may yet be done.

"In my judgment the companies, through their organizations, must move in closer to the rating bureau machinery and, until the warmth of actual day-to-day underwriting can be mixed with technical and scientific processes of rate making, we will not have grasped the full possibilities of protecting and promoting our own interests.

Comments on Local Boards

In referring to local boards, Mr. Powrie declared: "In the development of our public relations program in connection with local agents, field men have encountered some local boards that were dormant, others that were officered by agents representing principally non-member companies, and in several key cities a local organization was practically non-existent. The public relations program, he observed, requires the participation of local boards. State agents' associations, under the circumstances, appealed to field men to help organize and revitalize local boards, and the field men sought to ascertain Western Underwriters Association's policy in this connection.

Attitude Is Outlined

"The governing committee," Mr. Powrie declared, "mindful of diverse opinions on the advisability of field men actively promoting organizations of local boards, felt nevertheless that local organizations should be supported to the extent at least of asking our agents to cooperate, and field men were told that, subject to the consent of their managers, we would look with favor upon properly constituted local board organizations; that over-zealousness in such work might prove inadvisable, but a helpful and cooperative attitude would have our approval.

"In recent years the governing committee has given a commitment of cooperation in two specific cases to properly constituted and functioning local boards with beneficial results. Successful company organization effort is always more effective where properly constituted local associations flourish, and only through this channel can we achieve those objectives as to which there is common agreement and identical interest. I recommend the fullest possible development of frequent exchanges and

close cooperation of our association and organized agents."

Additional Information

A subscriber makes the following suggestion to a recent answer:

"You might suggest to the writer of the 'QUESTION AND ANSWER' column that he supplement his reply to the query in Sept. 2 edition—'Can a person have his accident and health insurance in more than one company, and if so, how is he affected if he has insurance in more than one?' by adding that if he should through inadvertence, misstatement or intent secure more than

one policy, he cannot collect more than 80 percent of his earned income at the time of the disability for which indemnity is claimed."

Form Alexander & Hoffman

NEWARK—L. B. Alexander, formerly of Alexander & Hoffman of this city, and M. R. Decker, also of Newark, will become associated Oct. 1 under the firm name Decker & Alexander, as adjusters for the companies, with offices at 9 Clinton street. Both have been in fire adjustment work for a number of years.



"Bill, there is more to this insurance business than meets the eye."

"That statement needs a little explaining, doesn't it? Well, most people have the idea that an insurance agent is just money grubbing—looking for more commission when he recommends more insurance. Let's look at the record. Take that youngster we just passed. Everytime I see him I get a warm feeling around the heart and way down deep the idea that I am of some use in this world."

"Six months ago I recommended a new insurance program for his father's business. It was adopted and within a month one of the new policies saved that company a payment of almost \$15,000—a sum which would have put it on the rocks and meant poverty for the owner and his family. This boy will be ready for college in a few years' time—instead of looking for a job when

he is out of high school. He will be assured of a good start in life—all due to insurance and my efforts. The commission dollars I earned are nothing compared to the knowledge that I have been useful to at least a few of my fellow men. That is why I say that there is more to this insurance business than meets the eye."

And so it is all over the country. There are thousands of agents and insurance employees who are practical idealists—staying on the job for the benefit of the other fellow, deriving more satisfaction from the good which they do than the dollars which they earn. It is a privilege and a pleasure to pay tribute to this vast army who do so much for humanity and for the good repute of the insurance business.

DURING THE GOLD RUSH DAYS OF '49
THE GLENS FALLS MADE ITS BOW



Goldsmith Tells Air Conditioning Hazards

National Board Official Warns of Numerous Dangers at Chicago Examiners' Meeting

The necessity of a rapid interchange of competent and reliable material on the subject of air conditioning is pertinent to the best interests of those attempting to combat involved hazards, stated Clarence Goldsmith, assistant chief engineer National Board, in a talk before the Chicago Association of Fire Insurance Examiners. President R. H. Erickson, General of Paris, presided.

In talking on "Hazards of Air Conditioning," Mr. Goldsmith outlined the functions of the National Board in relation to this subject and how bulletins and permanent card files dealing with all phases were available to underwriting interests. He said the committee governing rules and regulations had been formed from those having a comprehensive and working knowledge of air conditioning and comprised members from inspection bureaus, government departments, underwriters laboratories and executives of companies manufacturing this equipment. Utilizing bulletin No. 35 of the National Board and reading excerpts from pamphlet 90 which contains regulations for the installation of air conditioning, warm air heating, air cooling and ventilating systems, he showed how duct systems are of the greatest importance from the fire hazard standpoint in transmitting fire and smoke from one section of a building to another.

Reducing Duct Hazards

One of the best ways to reduce this danger is to divide the system in a large building into several parts with separate systems for each part and to install automatic fire dampers in the ducts where they pass through fire partitions. In the case of a vertical duct serving several floors such fire dampers should be installed at each opening in the main vertical duct, he stated, and including points at which branch ducts are attached to the vertical duct. An important additional safeguard is a manually operated fan shut-off installed at a location which

Hail Insurance Yields a Profit on Year's Figures

The 1937 hail insurance season resulted in a loss ratio running between 46 and 43 percent, although some companies reported a lower ratio. The volume of business almost doubled. This was due to better crops, higher prices and more activity on part of agents. The main storms occurred in Texas and Nebraska. Hail insurance on corn automatically expired this week. There is still some outstanding liability on cotton, tobacco and fruit.

The hail premiums in Canada have greatly decreased in recent years largely due to the drought in Saskatchewan and Alberta. The great bulk of wheat comes from Saskatchewan. The southern section of the province has had a drought for five continuous years.

In more recent years in the United States a larger amount of hail insurance has been written on corn. In the past about 90 percent of the premiums came from wheat and 10 percent from corn and other products. The ratio is now changed to about 75 percent on wheat.

The Hail Insurance Association has been very effective in plating the hail states by regions and therefore the competition of the past has been greatly defined. Rates are more stable and the processes of underwriting more orderly.

Important Dallas Chairmen



J. C. McCLURE

J. C. (Jack) McClure, who at the Omaha midyear meeting was known as "that man from Dallas with the serape," will be chairman of the reception committee for the annual convention of the National Association of Insurance Agents meeting in Dallas the week of Oct. 4. Mr. McClure will be in full regalia and will head a large committee of Dallas agents who will extend greet-



C. M. MARKHAM

ings to the visitors in a true southern style.

C. M. Markham, chairman of the golf committee for the annual convention, announces that a golf tournament open to everyone registering will be held Oct. 8 at Cedar Crest Country Club. The grand prize will be the Alfred M. Best trophy which must be won three times in succession to be kept by the winner.

will be readily accessible under fire conditions. An automatic thermostat device in the return air duct close to the fan which will shut down whenever the temperature of the air coming to the fan rises excessively is also desirable. Combustible air filters which frequently become coated with oil and catch the dust become an added fire hazard, he stated. Steel wool filters are definitely combustible under these circumstances. No material should be used as an air filter unless it is in itself, or has been made by treatment, sufficiently fire resistive so that fire spreading over the filter when loaded with dust will not be materially fed by the burning of the filter itself, he commented.

Newell Paper Read

Mr. Goldsmith also read a paper prepared by H. E. Newell, assistant chief engineer, New York, who outlined hazards involved in both commercial and domestic systems, citing examples from various well-known fires that had occurred in recent years. In ending his address, Mr. Goldsmith stated that there should be strict enforcement at all times of protective materials being used throughout in any installation. An interesting fact he commented on was that between 35,000,000 and 40,000,000 gallons of water were being used daily in Chicago for air conditioning systems alone. He showed how this tremendous drain on the city's water supply and reduced pressure created an additional hazard to fire fighters.

MUTUAL MAN CITES PERILS

Some of the hazards of air conditioning systems were pointed out by C. W. Gustafson, engineer for the Mutual Fire Prevention Bureau of Chicago, in a talk before the Underwriters Conference of the Federation of Mutual Fire Insurance Companies in Chicago.

The most dangerous practice, he declared, is the lining of air conditioning systems with flammable materials, such as pressed wood fiber, cork or ordinary pressed wall boards. Even materials which will only smoulder against flame will blaze under the forced draft of an air conditioning system, he said.

Filters used to take dust from air, he said, should be of non-flammable material, such as rock or steel wool. If the filters are coated to increase efficiency, the oil should be one with a very high

Cravens, Dargan Takes On Pan-American Life Agency

Cravens, Dargan & Co., San Francisco, general insurance office, has been appointed southern California manager by the Pan-American Life.

The firm maintains a branch in Los Angeles. The life production will be handled on an exclusive basis in all southern California out of this branch by H. B. Melton, well known life insurance man of the section. Cravens, Dargan & Fox plans to go after the life business of brokers and general insurance agents.

The firm in northern California is general agent of the Connecticut General Life, and has appointed Frank Crooks as assistant to R. H. Hepfer, life department manager there. Mr. Crooks has had 15 years' life insurance experience.

Kansas City F. & M. Increase

At the field round up of the Kansas City F. & M., Vice-president Rush reported that the premiums this year showed a marked gain over the last year's record and he predicted that this year would be the best in the history of the company. Howard Campbell of the home office has done a good piece of work in the Business Development activity and offers a survey and analysis of service to the company's local agents.

flash point. When air conditioning ducts pierce fire walls or floors, the openings should be equipped with thermostats to close automatically in the event of fire.

When the air cooling system connects directly with the air conditioning ducts, a non-flammable and non-toxic refrigerant should be used. Otherwise the coils may break, gas be ignited by a spark from the system's motors and the building flooded with flaming or poisonous gases.

There should be a method of shutting off air conditioning systems as soon as fire is discovered. This will prevent smoke from causing property damage and creating a panic.

"The Standard Fire Policy"—a book presenting legal authority in "man to man" style. Single copy \$1.50. Write The National Underwriter for book list.

Jennings Elected President at Mutual Agents' Meeting

Baltimore Man Succeeds Thompson of New Haven, Conn.—Interesting Speaking Program

C. C. Jennings of Baltimore was elected president National Association of Mutual Insurance Agents at the annual convention in Richmond, Va., being elevated from vice-president. He succeeds B. F. Thompson, New Haven, Conn. F. E. Reuning, Bristol, Va., was reelected vice-president; C. M. Westbrook, Charlotte, N. C., elected vice-president, E. I. Oakes, Washington, reelected secretary-treasurer.

Directors chosen are: J. H. Pleuss, Manitowoc, Wis.; Emmett Swaggart, Huntingdon, Pa.; John Loersch, Detroit; Lawrence Murray, Columbus, Ga.; Floyd Craft, Greensboro, N. C.; T. F. McManus, Buffalo; Mortimer Mehling, Cleveland; F. E. Reuning, Bristol; K. G. Potter, Waynesboro, Pa.; George Edwards, Birmingham, Ala.; C. M. Boteler, Washington; W. H. Howatt, Springfield, Mass.; Dudley Kincaid, St. Louis; B. F. Thompson, New Haven; C. B. Jenkins, Charleston, S. C.; G. D. Ratcliff, Jackson, Miss.; S. S. Chandler, Macon, Ga.; Houston Dunn, Philadelphia; J. F. Minor, Charlottesville, Va.; A. R. Peters, Washington; O. S. Woodward, Richmond; E. V. Thompson, St. Louis; C. C. Jennings, Baltimore; F. B. Ballou, Norfolk; J. R. Chappel, Jr., Richmond; C. M. Westbrook, Charlotte; E. I. Oakes, Washington.

Charter State Associations

Charters were granted state associations of Georgia, Tennessee and Virginia and petitions for membership from several other states will be acted upon later. Invitations for the next meeting place in 1938 were received from Baltimore, Buffalo, Grand Rapids, Washington, New York and Swampscott, Mass., to be acted on later by the board.

N. C. Flanagan, assistant secretary Lumbermen's Mutual Casualty, Chicago, said: "If mutual companies wrote as high a proportion of total volume of miscellaneous lines as they do automobile business, we would be writing \$20,335,000 of general public liability. There is a tremendous volume of miscellaneous business available if we want to go after it."

J. J. Beall, vice-president Northwestern Mutual Fire, Seattle, spoke on "Placing Large Lines," pointing out that while large lines as a rule are an expense to the company and usually charged to advertising, they bring enough small lines to make them pay.

President Thompson in his annual address said that the 80 fire mutuals in the American Mutual Alliance wrote \$63,860,142 premiums last year, an increase of 8.5 percent over 1935.

The secret of building a state association is hard work, F. H. Craft, vice-president, North Carolina, said in an address.

Others on Program

Legal aspects of insurance were discussed by J. J. Wicker, Jr., Richmond, Va., attorney and former state senator. A. E. Mellinger, department of motor carriers, Interstate Commerce Commission, spoke on value of safety and its relation to insurance. J. D. McNeese, southwestern superintendent Mill Mutuals, Nashville, spoke on "Over and Underselling." L. K. Sharp, assistant, Mill Owners Mutual Fire, Des Moines, discussed "From Prospect to Policyholder," and Larry Fitzgerald, American Mutual Alliance, Chicago, "Making the Most of Publicity."

Proclaims Fire Prevention Week

By proclamation President Roosevelt has designated the week of Oct. 3 Fire Prevention Week.

Boles Back from Abroad, Comments on Business and Financial Situation

NEW YORK—E. H. Boles, president General Reinsurance and North Star, has returned after a month's absence in Europe. Mrs. Boles accompanied him. Speaking of financial conditions abroad, Mr. Boles held that while British institutions are not withdrawing their money from the United States, bankers there are very disappointed and somewhat puzzled at the decline of American security prices. They regard it as indicating a lack of confidence by American business men because of the failure of our government to balance its budget.

Feel Balanced Budget Needed

"The British realize that sound government bonds, based on a balanced budget, are the rock upon which the banks must be built; sound banks, in turn, form the basis for general prosperity," he said. "They hope strongly that our administration will balance the budget, and feel that if this is done, America will have a longer and greater period of prosperity than it has ever had before. They feel that business will not go ahead while the government balance sheet is out of order."

"They do not expect reduced American corporation earnings, but the opposite. They believe we can have good business for some years because we have not yet experienced any substantial building activity—a condition which they regard as a fundamental guaranty of arising business trend. In fact, they are waiting for American building activity as a signal that American capital has at last become willing to tie up its money in large investments."

Business Good in England

"Business is good in England, partly because of the armament program, but also because of building and general business activity. They are in the midst of a period of building activity. There is a great amount of recent and present construction in London, and it is construction of a fine type. The Welsh coal business is showing signs of improvement both at home and on the continent, and British trade with South Africa, an important factor in their prosperity, is excellent. Their bank loans are in considerably higher ratio to deposits than ours; in fact, some of the banks have about as large a volume of commercial and private loans as they want, but rates are relatively very low, as I said before. Of course, the British government, like ours, is interested at this time in using its efforts and powers to keep rates low."

"There is no tense feeling in England over the foreign situation. It is generally believed that the Chinese-Japanese affair will be long drawn-out, with the Chinese the eventual winners. There seems to be no present prospect of a European war. France looks more peaceful now than at any time in my 25 years of visiting that country," Mr. Boles concluded.

Forbes Reelected President of Grand Rapids Board

GRAND RAPIDS, MICH.—Reelection of D. A. Forbes as president and J. M. Crosby, Jr., as chairman executive committee, assures that the new expansion program of the local board here will have able leadership. Membership has jumped from 62 in September, 1936, to 131 and applications are coming in daily as result of the campaign of better cooperation between agents. Many memberships are in the new class provided to permit agents of comparatively small fire volume to participate in organization activities and other beneficial enterprises.

A. B. Millard was advanced to vice-president, H. P. Hugenholtz continues as secretary-treasurer. These officers

Not on the Pennsylvania Agents Meeting Agenda

The golf-ball barrage at the conclusion of play on the first day of the convention of the Pennsylvania Association of Insurance Agents at Bedford Springs. Bedford Springs being on what the late Ring Lardner termed daylight-squandering time, quite a few of the golfers from Pittsburgh, Philadelphia and other centers operating on daylight-saving failed to allow themselves enough time to get around the course before darkness descended. The resulting rush to reach the 18th green while the flag was still visible was augmented by many who, seeing that they had no chance of getting around the entire course, went direct from the 14th green to the 18th tee. After a few missiles hurtled past them out of the semi-darkness, the more cautious abandoned their approach shots for the final green and got out of range.

* * *

The geyser-like eruption in the creek near the first tee. This was not one of the springs of Bedford Springs becoming suddenly active but merely the magnificent but futile effort of one golfer to comply with his adversaries' demand that he play his ball from where it lay, at the bottom of the creek in approximately a foot of water.

* * *

The weather, which looked fine but felt otherwise. The Pennsylvania association had all situations so well under control that there was not even a heated debate to warm things up.

* * *

The cold showers taken by conventioners who didn't understand that all one had to do to get hot water was to turn on the faucet marked "cold." There were loud wails for the chairman in charge of hot water. Baffled by the deceptive plumbing, many got their warm baths in the hotel's large indoor pool which was kept at a delightfully warm temperature. No one minded this except one man who really wanted to take a cold plunge. The water in the pool was so warm that he went back to his room and ran a cold tub—easily done by turning on the "hot" spigot.

* * *

Invention of a new game, a combination of dice-throwing and bowling, retaining the best features of each. The pastime was natural result of the long, carpeted halls and the virtually total absence of non-convention guests. By the time the convention was over, experts had proven themselves able to throw the cubes three-quarters of the way down a lengthy corridor with the greatest of ease. However, their athletic prowess gave them no financial advantage over run-of-the-mill players.

* * *

The almost concurrent convention of the ice cream manufacturers of Pennsylvania and New Jersey, offering an unutilized opportunity for the sale of products liability insurance by wide-awake agents.

* * *

Commissioner Hunt's vehement attack on any who might seek to drag the United States into a foreign war and particularly his surprising statement that it would have been better for Belgium and France to have offered no resistance to the Germans in 1914, since the cost in lives and money would have been less that way.

with G. C. Bickle, H. M. Pleune, H. D. Wilson, and L. G. Withey comprise the executive committee. President Forbes is expected to appoint standing committees in the next week before starting to the National Association of Insurance Agents meeting at Dallas. Mrs. Forbes will accompany him as far as Oklahoma City, where she will stop off to visit relatives.

The executive committee selected G. B. Bickle as alternate delegate to the national meeting for J. M. Crosby, Jr.

H. F. Ellen, U. S. manager of the Yorkshire, is in Hot Springs, Va., attending his first meeting of the Western Underwriters Association.



Choose Your Company

Carefully
Considerately
Conscientiously

... For only in the choice of a financially stable company can an Agent's reputation grow and his success be assured.

How important are these things to you?



PHILADELPHIA FIRE and MARINE INSURANCE COMPANY

HEAD OFFICE: 1600 Arch St., Philadelphia, Pa.

NEW YORK OFFICE: Central Fire Agency, Inc.
92 William Street, N. Y. C.

CHICAGO OFFICE: 209 West Jackson Boulevard

SAN FRANCISCO (Fire) 425 Montgomery St.

OFFICES: (Marine) 231 Sansome St.



NEWS OF FIELD MEN

Rielage's Blueshirts Win

Defeat Columbus Brownshirts at Ohio Blue Goose Outing in Cincinnati—Ganders in Golf Match

Joseph Rielage, Sr., Ohio Audit Bureau, and his Cincinnati Blueshirts defeated P. R. Lorey, Central Fire of Baltimore, and his Columbus Brownshirts 23-6 in the feature event of the Ohio Blue Goose outing in Cincinnati, duplicating the winning performance of Cincinnati in 1935. M. Van Haun, Western Adjustment, awarded golf prizes at the dinner, which was attended by 164, to A. R. Gibson, Hanover; W. O. McLelland, vice-president American National; O. P. Frelinger, D. C. Pugh, North America; R. H. Dunbar, Home; H. J. Kirkham, Scottish Union; Rolf Rosenlund, Home; E. B. Leighton, Continental; Mr. Van Haun; E. O. Thomson, North British & Mercantile.

R. W. Hukill, Fireman's Fund, grand supervisor, presented J. H. Burlingame, assistant general manager Western Adjustment, Chicago, formerly Cincinnati manager, with silver on behalf of the Ohio pond, supplementing the service which he received from his Ohio friends and associates at a testimonial banquet a short time ago in Cincinnati.

Most Loyal Gander A. C. Guy, Western Adjustment, introduced a number of guests, among them the following from the Ohio department: Assistant Superintendent Rhoads, Warden Jeffries, and License Clerk McCleary, and Fire Marshal David Rockwell. Edward Forpee, agency superintendent National of Hartford, Chicago, took a bow.

J. A. Lloyd, secretary Ohio Association of Insurance Agents, was prevented from attending by the breakdown of his car near Wilmington, O.

F. O. Mecker, prominent Franklin, O., agent is confined to his home with an attack of grippe, preventing him from being present. He usually attends with W. M. Aris, Continental, Cincinnati.

Bright and crisp weather made the day ideal for an outing and attendance was one of the best on record. Many golfed or played ball or horseshoes, while a few hardy ones like J. F. Schweer, secretary Cincinnati Fire Underwriters Association, and R. B. Sherman, Northern Assurance, took a plunge in the pool.

G. H. Allen, state agent Royal-Liverpool, Cincinnati, in charge of the arrangements, kept a wary eye to see that everything went off smoothly.

Dafoe Heads Executive Committee

C. A. Dafoe, North British & Mercantile, has been named chairman of the executive committee of the Michigan Fire Underwriters Association by President J. F. Rogers, North America. Other members of the committee are H. F. Hosford, Springfield Fire & Marine; W. H. Moeller, London & Lancashire; R. J. Price, New York Underwriters, and E. R. Timberg, St. Paul Fire & Marine.

The loss committee is headed by Dudley Luce, Providence Washington.

Mrs. Bodie to Retire

MILWAUKEE.—Mrs. Nellie F. Bodie, assistant secretary of the Wisconsin Fire Underwriters Association for nearly 15 years, has resigned, as she is leaving Milwaukee to make her home in the east. When the association opened an independent Wisconsin office in Milwaukee in 1923, Mrs. Bodie was engaged to take charge. Since that time the duties have grown, services expanded and details multiplied under her efficient handling of the work. As expressed by one of the association officers, Mrs. Bodie has been so able and good a diplomat and has shown such unusual tact in handling the work of the office

that she has won and still holds the respect and esteem of not only all the 110 members but of all others having contact with the association office. The association will hold a testimonial dinner for Mrs. Bodie at the Hotel Schroeder Sept. 27.

Inspect Burlington, Ia.

The Iowa State Fire Prevention Association inspected Burlington, Ia., this week. Chief H. K. Rogers, Western Actuarial Bureau, staged his fire clown act for school children.

Observe Prevention Week

The Ohio Fire Prevention Association is preparing for a state-wide observance of Fire Prevention Week Oct. 3-9. The meeting of the Ohio Fire Underwriters Association Oct. 5 will be followed by a meeting of the Fire Prevention Association, which will be addressed by R. E. Vernor, Western Actuarial Bureau.

Garrett Goes to Enck & Linnell

Enck & Linnell of Minneapolis, Minnesota general agents, have appointed C. R. Garrett as field supervisor. He goes from the America Fire group, with which he was associated as special agent for 13 years, prior to which time he had local agency and banking experience.

Cuddy Sent to Ohio

The Commercial Union has appointed William T. Cuddy as special agent in Ohio to assist Special Agent R. E. Zimmerman, with headquarters in the First National Bank building, Columbus. Mr. Cuddy has been with the company for over eight years and has received training in the fire, all-risks and general cover departments at the New York office.

Advance Mountain Field Meet

DENVER.—Because of the Dallas convention of the National Association of Insurance Agents, which several of its members will attend, the Mountain Field Club has advanced its October meeting to Sept. 27.

Smoke & Cinder Club Outing

PITTSBURGH.—The Smoke & Cinder Club will resume activities for the season with a golf outing Monday at the Wildwood Country Club, followed by dinner. E. R. Hindley, National of Hartford, will be general chairman. Henry Wachter, Firemen's, will be in charge of the golf.

Indiana Blue Goose Meets

Reports of delegates to the grand nest meeting, Dana L. Jones, most loyal gander, and W. J. E. Webber, supervisor, were given at a luncheon meeting Monday of the Indiana Blue Goose in Indianapolis. D. D. Fitzgerald reported for the budget committee, and D. B. Davidson for the music committee. J. W. Besterman of the entertainment committee, announced a dinner and golf tournament to be held at the Bradmoor Country Club Oct. 11. It was recommended that James A. Bawden be appointed permanent historian of the pond.

McCants Goes With the Home

C. E. McCants of New Orleans, for 11 years district engineer for the Louisiana Rating & Fire Prevention Bureau, becomes special agent for the Home of New York.

Will Observe 25th Anniversary

ALBANY, N. Y.—Plans for celebrating the 25th anniversary of the Albany Field Club next November were considered by a committee here Friday, and will be consummated at further sessions during the next 30 days. F. J. Doyle,

North America, president of the club, and John Dacey, Boston, chairman of the general committee, were appointed to secure a nationally known speaker for the anniversary exercises.

Ohio Inspection Plans

New Philadelphia probably will be the first town inspected this fall by the Ohio Fire Prevention Association. Piqua, Sandusky, Zanesville and Cincinnati will be inspected early in the year, but dates and committees have not yet been selected.

Coast Golf Match Oct. 1

The golf match between the Seattle and British Columbia ponds of the Blue Goose, originally slated for Sept. 17, has been postponed to Oct. 1. Seattle has a five-point lead in the competition for possession of the A. Z. DeLong trophy.

Johnson Named at Seattle

Edgar G. Johnson has been named special agent at Seattle for Crum & Forster. He was formerly with the Pacific department at San Francisco. Mr. Johnson will serve under W. C. Carlyon, state agent at Seattle with jurisdiction over the Pacific northwest.

Heart of America Initiation

The Heart of America Blue Goose will hold its fall initiation Oct. 23 in Kansas City. Mo. Harvey Kraus, America Fore, will report on the Grand Nest meeting.

James in Charge

MILWAUKEE.—C. R. James, special agent Aetna Fire and chairman of the fire prevention section of the Milwaukee Association of Commerce, is in charge of Milwaukee's observance of Fire Prevention Week Oct. 3-9.

FIELD NOTES

Fairbury, Neb., will have a fire inspection Oct. 7.

The Illinois Fire Underwriters Association will hold its quarterly meeting Oct. 5 at the auditorium of the Chicago Board.

The Missouri Fire Prevention Association will inspect Fredericktown Sept. 29. Association members will make talks.

H. B. Ticknor of San Francisco, special investigator for the Pacific Board, formerly a mountain states field man, attended a meeting of the Mountain Field Club in Denver and renewed many old friendships.

Little Increase in Chicago Fire Premiums Last Year

Additional returns by fire companies to the city comptroller's office, Chicago, indicate for the fiscal year ended June 30 there will be only a slight increase, if any, in the total amount of fire premiums written in Chicago during the period. At the peak of prosperity, along in 1927 or 1928, the fire premiums grossed around \$25,000,000 in Chicago, but the effect of the depression and rate reductions caused them to fall off to the low mark of little more than \$13,000,000 in 1932, the low point. Since then they have increased until the total probably is a little less than \$16,000,000. The returns show a number of companies operating here that never operated in Chicago in the past. The writings in the 12 months ended June 30 compared to the similar periods of 1936 and 1935 were:

	1937	1936	1935
Aetna, Conn.	\$385,314	\$369,973	\$412,737
Albany	22,680	20,536	25,071
Alliance	78,618	75,212	582
American, N. J.	196,206	201,098	201,646
Amer. Alliance	48,296	46,657	53,865
American Auto.	110,325	15,650	17,191
Amer. Central	61,299	63,944	68,230
Amer. Eagle	57,215	55,868	60,416
Amer. Equit.	137,780	196,346	109,285
Arkwright M.	7,035	6,132	14,936
Atlas Assur.	67,044	61,510	74,202
Auto., Conn.	163,662	162,174	179,084
Badger Mut.	10,945		
Boston Mfrs. M.	10,005	15,824	32,767

	1937	1936	1935
Buffalo	56,932	62,478	64,698
Caledonian	67,890	76,374	89,835
Caledonia-Amer.	18,514	22,340	20,762
California	18,415	15,215	14,522
Camden Fire	57,972	59,223	57,571
Carolina	11,512	16,755	13,292
Central Fire	17,272	20,144	18,156
Citizens, N. J.	37,535	22,066	13,823
City of N. Y.	61,000	32,885	38,686
Columbia, O.	79,625	64,809	55,534
Commerce	50,463	47,017	51,315
Com. Un., N. Y.	17,512	20,149	19,426
Com. Un., Eng.	112,997	107,847	117,139
Commonwealth	122,862	120,591	118,602
Concordia	51,605	45,503	39,362
Connecticut	148,234	157,758	129,967
Continental	486,456	469,092	423,144
County Fire	18,686	7,716	
Detroit F. & M.	62,140	68,272	68,151
Dixie Fire	5,912	14,708	20,421
Dubuq. F. & M.	174,468	174,813	128,196
Eagle Star	43,528	50,061	59,077
East & West	10,130	4,614	4,536
Equit. F. & M.	85,143	107,772	91,655
Eureka-Secur.	29,972	34,624	33,215
Excelsior	4,627	3,410	3,594
Fall Riv. Mfr. M.	2,755	7,921	4,840
Federal Mut.	435	531	
Fid. & Guar.	167,327	193,604	143,571
Fid.-Phenix	207,068	202,766	233,622
Fireman's Fund	174,019	158,556	150,127
Firemen's N. J.	79,482	70,097	64,688
Firemen's Mut.	32,145	27,108	13,053
First Amer.	29,413	13,548	14,016
Franklin	98,701	91,012	91,322
General Exch.	41,584	29,842	22,690
Gibral. F. & M.	234,757	239,925	225,531
Girard F. & M.	234,757	239,925	225,531
Glen Cove M.	586	542	232
Glens Falls	164,465	201,057	179,720
Globe & Repub.	93,409	79,816	89,706
Globe & Rut.	42,290	17,306	98
Granite State	23,344	26,902	13,675
Great Amer.	191,521	186,491	234,807
Hanover	116,291	123,683	131,984
Hard. M., Minn.	18,696	15,550	2,976
Hartford	412,872	402,622	407,347
Home of N. Y.	527,895	536,859	549,330
Home F. & M.	49,874	40,656	39,093
Homeland	21,385	20,823	22,627
Ind. Lumb. M.	19,844		
Knickerbocker	19,843	37,178	49,761
Law, U. & Rock	60,694	62,285	67,868
London & Lanc.	99,439	120,912	113,867
Maryland	56,432	32,947	50,243
Mass. F. & M.	6,988	7,938	14,954
Melji	4,882	5,730	5,129
Mercantile M.	10,151	8,561	4,122
Mercantile	60,516	68,660	67,472
Merchants, N. Y.	203,907	169,308	169,844
Merchants, R. I.	67,475	70,475	78,507
Merchants, Colo.	5,639	8,904	6,342
Merch. & Manf.	28,445	30,371	26,107
Mich. Mill. M.	19,855	17,718	11,768
Mich. F. & M.	47,405	66,415	92,031
Millers Mut., Pa.	8,908	7,491	4,126
Mill. O. Mut., Ia.	17,141	13,995	7,306
Minn. Imp. Mut.	18,696	15,550	2,476
Milw. Mech.	199,680	207,896	191,052
Minnpls. F. & M.	64,557	48,821	40,471
Monarch Fire	61,554	51,786	27,022
Nat. B. Franklin	50,178	49,735	56,598
Natl. Secur.	21,609	30,070	26,737
Netherlands	27,013	22,853	26,467
New Brunswick	46,152	52,664	96,144
New England	7,743	7,935	9,891
New York	47,848	34,824	50,662
Niagara	141,358	208,875	139,416
North America	359,715	412,870	399,063
No. Br. & Merc.	155,479	124,595	167,429
*Northern, N. Y.	107,095	109,874	109,543
*North. F. & M.	16,437	16,721	30,371
Occidental	18,704	21,814	25,566
Orient	104,772	115,905	105,185
Pacific	7,008	72,611	95,275
Palatine	1,481	508	2,503
Paper Mill M.	809	2,805	272
Patriotic	27,149	30,243	34,019
Paul Revere	6,355		
Pawtucket Mut.	7,425	3,957	4,055
Pearl Assur.	201,393	216,510	165,897
Pennsylvania	134,344	133,667	134,233
Penna. Mill. M.	12,315	10,643	5,379
Penna. Lumb. M.	36,666	23,724	20,749
Phila. F. & M.	62,646	102,304	102,622
Phoenix Assur.	111,875	100,794	109,438
Phoenix of Conn.	165,265	148,836	128,784
President, N. H.	17,930	18,553	14,181
Quaker City			
F. & M.	20,325	13,089	1,207
Reliable	22,801	23,975	28,219
Rhode Island	70,073	64,888	87,459
Rochester Amer.	10,029	15,000	9,622
Royal Exch.	122,661	119,033	119,178
Safeguard	16,151	17,980	18,446
St. Louis F. & M.	19,446	1,243	2,313
St. Paul F. & M.	150,965	135,970	177,679
Security, Ia.	52,635	56,143	59,325
Security, Conn.	112,122	116,005	113,975
Sentinel	60,946	52,865	8,164
Sprgfl. F. & M.	249,653	217,966	189,383
Standard, Conn.	89,384	96,309	93,831
Standard, N. Y.	310,107	291,108	265,977
Stand. Marine	15,588	17,228	18,176
*State of Pa.	39,617	42,522	20,523
Sun	85,432	112,692	103,068
Sun Under.	31,907	24,425	35,512
Superior	47,403	61,585	38,693
Sussex Fire	8,535	12,578	15,968
Tokio	63,500	59,173	67,754
Trinity Univ.	3,018	2,145	17,729
Twin City Fire	27,493	22,882	12,699
Un. Assur., Eng.	13,841	968	968
Westn. Und. M.	2,685	8,526	5,275
Worce. Mfrs. M.	2,683	47,342	27,804
World P. & M.	46,749	6,501	4,425
Zurich Fire	5,189		

*Automobile.

*Incomplete returns.

J. W. Gregory of Freeport, Ill., assistant western manager of Crum & Forster, is getting about on crutches due to a broken ankle suffered in a fall in Chicago the other day.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

URGES BROKERS TO JOIN

Brokers unaffiliated with any one of the several broker associations of New York City are strongly urged by President G. F. Sullivan of the General Brokers Association to join one of the organizations, with advantage to themselves and also increasing the opportunities for service of the body. The General Brokers Association will hold its annual dinner at the Hotel Astor Oct. 13, when Superintendent Pink will be the guest speaker.

ARMSTRONG WITH LABORATORIES

W. E. Armstrong has joined the New York staff of Underwriters Laboratories as service engineer. Until recently he was connected with the New England Insurance Exchange in Bridgeport, Conn. He is president of the eastern section of the International Association of Electrical Inspectors.

H. S. MILLIGAN IN NEW YORK

H. S. Milligan, general manager of the North British & Mercantile, accompanied by Mrs. Milligan, arrived in New York on the Queen Mary. After visiting the United States head office in New York for a few days he will go to Montreal to visit the Canadian headquarters of his company.

H. E. MAXSON IS RETIRING

H. E. Maxson, vice-president of the America Fore fire companies in charge of the New York local counter, has tendered his resignation and intends to take up farm life near Mystic, Conn. He comes under the America Fore's pension arrangement. He was born in Norwich, Conn., in 1872. He joined Equitable F. & M. of Providence, R. I., as an office boy and after progressing through various inside desks became special agent in New York state, serving for eight years. He joined Continental in 1909 as special agent in New York. Later he was connected for a few months with the Cuban representatives of Continental. In 1917 he became secretary of American Eagle in charge of New England, middle Atlantic and Southern states. In 1922 he became vice-president of American Eagle and two years later was elected vice-president of all the fire companies in the group.

NEW YORK'S INSURANCE CODE

Within the next week executives of all insurance companies and associations operating in New York will have received copies of the proposed revised insurance laws, tentative in form and subject to such amendments, corrections or deletions as might be determined by the legislative committee. A series of meetings will be held shortly, at which opportunity will be given officials and all others interested to voice their views.

The members of the legislative committee are said to possess unusual ability. The majority are lawyers with established practice. Several are actively engaged in the insurance business and hence familiar with its technique. All have served either in the senate or the assembly for a number of years. Neither Superintendent Pink, Prof. E. W. Patterson of Columbia, chairman of the committee on revision, nor any other member of the body holds the present effort to be perfect. On the contrary they appreciate that when company officials, agents, brokers and others, actively engaged in the business and hence understanding its needs, have had opportunity to study the present code draft, they will doubtless be able to offer a number of recommendations distinctly helpful in character. The committee members say their sole desire is to prepare a set of insurance laws for New York that will, primarily, conserve as fully as possible the rights of policy-

holders, and also aid in the proper development of insurance carriers.

The task of revision has been an arduous one and those engaged in it performed a fine service, for which they are entitled to warm commendation.

TRIPLE TESTIMONIAL

Officials of the London Assurance group honored three fellow members at a luncheon. Arranged by Manager E. W. Nourse, the "triple testimonial" paid tribute to Assistant Manager C. D. Sheffe on his 35th anniversary with the company, to William Diefenbach, superintendent of agencies, on completion of a quarter of a century, and to Jarvis Woolverton Mason, advertising counsel for the past six years, who is leaving to go with the National Fire. On behalf of the company, Mr. Nourse presented appropriately inscribed watches to Mr. Sheffe and Mr. Diefenbach, and a cigarette case to Mr. Mason.

Mr. Sheffe has spent his entire insurance career with the London. Starting as an office boy in 1902, he advanced through various departments until, in

1915, he was made chief examiner. In 1920 he was appointed general agent and in 1928 was appointed assistant manager. On Jan. 1, 1930 he was appointed vice-president of the Manhattan Fire & Marine. Active in many fields, Mr. Sheffe is a director of the Insurance Society of New York and was for two terms a member of the board of education in Teaneck, N. J.

Mr. Diefenbach started in insurance as a clerk in 1908, going to the London in 1912. He has been with the company steadily as inspection clerk, examiner, chief examiner, and, most recently, superintendent of agencies.

Mr. Mason operated a local agency in Mount Vernon, N. Y., for several years and during this time experimented with advertising. Convinced that his field was advertising, he sold his agency and joined the staff, first, of the G. Lynn Sumner Company and, later, of Charles Austin Bates in New York City. In 1931, combining the two activities, he joined the London Assurance as advertising counsel.

BETTER RECORD AS TO UNPAID

Unpaid earned fire and casualty premiums in New York as of April last totaled \$81,628, a decrease of \$10,628 from the returns of the same month in 1936. Of the aggregate figures, Charles

Why the Russia Decreased Rate of Its Dividend

President C. F. Sturhahn of the Russia explains the dividend declaration of 10 cents a share compared with 40 cents previously. Whereas the premiums as of June 30 show an increase over the similar period of last year and the year before, the directors, he said, are of the opinion that the present confusion in world affairs and the recent sharp drop in market values of stocks and bonds indicates that the best interests of the company rested in a very conservative policy and they desired to conserve the liquid resources.

Stulz, manager Central Bureau, in reporting to the insurance department, quotes the unpaid fire premiums of April, 1937, as \$13,479, and the casualty premium as \$68,189. Eleven brokers have been reported to the chief of the complaint bureau of the department as being seriously delinquent in their premium accounts, which means they will be called on the carpet.

Del Van Gilder of the Van Gilder Agency, Denver, is recovering from injuries sustained in a serious automobile accident.

WHAT IS THE SHAPE

of a Rainbow?

The answer will probably amaze you! And it will also amaze your customers—while graphically illustrating to them the need for the Additional Hazards Endorsement.

This comprehensive cover involves bigger premiums—bigger commissions. And our Rainbow Folder makes it easy to sell. Send for a sample—*now!*

THE AMERICAN GROUP, NEWARK, N. J.

Fire Companies

THE AMERICAN

THE COLUMBIA FIRE

DIXIE FIRE

AS SEEN FROM CHICAGO

INSURANCE DISCUSSION AT MEET

Talks which will be of interest to insurance people at the National Association of Sales Finance Companies' 14th annual meeting Sept. 29-30 in Chicago, will be discussions led by Arthur D. Weller, chairman, "How Finance Companies Can Reduce Collision Losses," at 10:30 a. m., Sept. 30, and "Proposed Insurance Contract Form" at 11:30 a. m., with G. H. McClure as chairman. Discussions will be held at the Stevens Hotel.

BEHRENS IN SPOTLIGHT

President H. A. Behrens of the Continental Assurance and Continental Casualty of Chicago is in a conspicuous position at its agency convention at the Stevens Hotel this week. In the first place, he gave one of the notable talks devoting his attention largely to commenting on what the company has accomplished since a year ago and also making observations on some of the economic and business conditions. He also commented on the life insurance situation.

In the next place, President Behrens is the company host to Secretary of Labor Frances Perkins, who will speak at the convention Friday morning. He will introduce Miss Perkins.

R. B. JONES & SONS VISITORS

Cliff C. Jones, chairman of the board, Kansas City Fire & Marine, and president of R. B. Jones & Sons, was in Chicago last week on a business trip. He spent his time calling on company men and acquaintances. Other recent visitors in Chicago of R. B. Jones & Sons were R. L. Stewart, secretary-treasurer, and Morton T. Jones, vice-president, who met his wife and daughter returning home from a trip through Europe. R. Bryson Jones, chairman of the board, also stopped off on his way home from a vacation in the east.

SPEAKERS FORUM CLASS

The opening meeting of the fall session of the Insurance Exchange Speakers Forum was held, Sept. 13 at the Central Y. M. C. A. in Chicago, with a good attendance. Three new members, A. V. Cornell, H. G. Miller and R. F. Urbauer, joined the group. Harold W. Lorenz of the Rockwood Company presided as chairman. The forum is composed of a group of young insurance people who realize the benefits to be derived from organized thinking and effective speaking. R. E. Baker of the Hartford Accident is the instructor and critic. Weekly meetings are held Monday evenings at the Central Y. M. C. A. There are a few vacancies in the organization and any insurance man or woman interested may make inquiry of either Mr. Lorenz, phone Central 5314, or Mr. Baker, phone Wabash 5445.

OPEN CHICAGO BRANCH

Marshall & Stevens, Los Angeles, valuation research engineers, have established Chicago headquarters at room 811, 166 West Jackson boulevard. The telephone number is Harrison 1250. The firm publishes the "Marshall Valuation Service" and "Stevens Valuation Quarterly." The two services provide information on building costs and insurable values and are widely used by insurance companies and agents.

E. P. Marshall of the firm was in Chicago completing arrangements. He will visit a number of eastern cities before returning to Los Angeles.

LABORATORIES SHOW FILM

More than 300 attended the showing of the film, "Approved by the Underwriters," given under the auspices of the Underwriters Laboratories in Chicago. In a preliminary address, President A. R. Small outlined the purposes of the laboratories and the functions which the

film attempted to portray. He said the work is carried on primarily for manufacturers who are attempting to test the reliability of their products under ordinary and extraordinary conditions to which they will be subjected and is a non-profit organization. For pictorial effect, he commented, defective materials with resulting hazards would be contrasted with those able to receive the laboratories seal of approval. The film showed a comprehensive study of the engineering, chemical and other laboratories in operation, preparatory work to performing experiments and the testing of such products as insulating material, motors, fabrics, safes, sprinkler equipment, safety glass, ice boxes, and burglar devices. Experimental laboratories are maintained in three major cities, New York, Chicago and San Francisco.

SERVICE CHARGE OFFICIALLY OUT

Directors of the Chicago Board have taken the anticipated step of abrogating the dollar service and inspection charge imposed upon purchasers of fire insurance where the premium was less than \$15. The charge is abrogated in respect of policies taking effect beginning Oct. 1.

A substitute proposal is under consideration, but approval of the insurance department will be obtained before it is submitted to the membership.

The Illinois Association of Insurance Brokers, which from time to time has crusaded against the service charge, got out a bulletin to members, pointing with pride.

The committee on service and inspection charge, headed by R. M. Cunningham of Marsh & McLennan, has under consideration some substitute for the service charge that will furnish supervising agents the additional revenue which they seem to think necessary to handle the smaller risks but which will not run contrary to the insurance code nor encounter disapproval by the insurance department. It seems very difficult to draft a plan which will meet all requirements. Thought seems to be directed toward devising a minimum premium schedule that will provide the added revenue without laying the underwriters open to complaint of rate discrimination against smaller assured. The other members of the committee are George R. Bowman of R. A. Napier & Co.; Charles Buresh, Fred S. James & Co.; H. M. Loeb of Eliel & Loeb, and August Torpe, Jr., head of his own agency.

WILL HAVE STAFF ADJUSTER

Morris O. Jones of Indianapolis, special agent of the Fireman's Fund in Indiana who had most of the state, and who has been transferred to the western department at Chicago as staff ad-

juster, has been with the company for many years. He was formerly connected with the office of Neare, Gibbs & Co. of Cincinnati, thus becoming well acquainted with inland marine and automobile lines. Later on he was automobile special agent of the Fireman's Fund traveling in a number of states and then was appointed special agent in Indiana when W. L. Leonard was brought to the western department as general agent.

The Fireman's Fund some years ago had a staff adjuster to look after losses in the Chicago metropolitan district where it or its associates was the only company involved. This is particularly true with automobile losses. Manager Buck desired to reinstate this service and selected Mr. Jones for the place.

W. C. DANNE'S TWENTY-FIFTH

William C. Danne, Chicago class 1 agent, has completed 25 years in the insurance business. Clients of the agency received a souvenir ash tray on the occasion. Mr. Danne is an exceptional personal producer and the business of the agency has been largely acquired because of his efforts. He undertakes to instill confidence in prospects in his ability as an insurance counselor and seeks to handle the entire account, relieving the assured of further concern in his insurance requirements. One of his slogans is: "No one with my sticker on his policy has ever lost a dollar."

Mr. Danne was one of the original occupants of the Insurance Exchange building. He started as a broker for Preferred Accident, and later was associated with Rollins-Burdick-Hunter Company.

In 1923 he started his own agency in the Insurance Exchange with L. W. Lindquist as his chief assistant. Mr. Lindquist is general manager of the agency, being ably assisted by George Walpole who has been connected with Mr. Danne 10 years and C. E. Hatch who has been with the concern 12 years.

Mr. Danne represents several fire and casualty companies and has a well rounded business.

CONTROL PUBLIC PROPERTY RATES

Directors of the Chicago Board have decided that retroactive to July 1, promulgations of rates for school and other public property in Cook county shall be mandatory. Heretofore the rates have been advisory only and there has been stiff competition for insurance on school buildings in Cook county outside of Chicago. In the city the schools are not insured. Companies desiring the business usually have had to make deep rate cuts to be successful and a number of school boards in the county have learned to be sharp bargainers.

The fire insurance rate control article of the new Illinois code makes no exception in respect of public properties. There has been conjecture as to the effect of the code on the Cook county

school situation. The criminal code requires that school boards get bids in connection with purchases over a certain amount. The question has been whether the insurance code or the criminal code shall prevail. In Illinois outside of Cook county this rate competition for school business has not existed.

Apparently Chicago Board leaders had discussed the matter with insurance department officials before taking action. The bulletin to members reads:

"Whereas the rating section of the insurance code makes no exception with respect to public property, the board of directors rules that the wording on the rate cards covering public property declaring the rates thereon to be advisory and the exemptions of public property from the rates and rules of the board as found in the constitution and by-laws, rules and regulations, are in conflict with the laws of the state of Illinois, and that such provisions of the board with respect to public property are therefore invalid, null and void."

JOYS & GLOOMS DINNER

W. E. McCullough of Denver, who is secretary of the old "Joys & Glooms," a social organization of fire insurance men that originated with employees of the former western department of the Connecticut Fire, has sent out notices that there will be a dinner at the Hotel LaSalle, Chicago, Oct. 18, which is the evening before the annual meeting of the Life Members Society of the Northwest Association. The "Joys & Glooms" has not had a meeting since G. H. Worthington, the "Czar" of the organization died. Following the original association, men outside the Connecticut Fire were elected to membership.

LIFE MEMBERS' MEETING

At the annual meeting of the Society of Life Members of the Northwest Association to be held at the Hotel LaSalle, Chicago, Oct. 19, the following life members will be elected: T. A. Barbee, Chicago, Alliance of Philadelphia; H. M. Carmichael, manager Oil Insurance Association; J. L. Cassell, Chicago, London Assurance; J. E. Chittenden, Louisville, North America; W. B. Flickinger, Chicago, North America; F. G. Fuessel, Jr., St. Louis, Rhode Island; H. M. Greenberg, Chicago, Western Adjustment; L. B. Grossmith, San Francisco, Cravens, Dargan & Co.; John C. Harding, Chicago, Springfield F. & M.; W. H. Harrison, Des Moines, National Fire; C. P. Helliwell, Milwaukee, West Bend Mutual; Fred D. Hess, Rockford, American; R. S. Howell, Des Moines; E. M. Liljeblad, Indianapolis; E. F. McAdow, Chicago, Great American; Philip Metzger, Chicago, London & Lancashire; R. E. Schramm, Chicago, adjuster; M. W. White, St. Paul, Glens Falls; F. E. Wood, Detroit, Sun.

LONDON LLOYDS STATUS

While the prospects of London Lloyds remaining in Illinois under the new insurance code are remote, negotiations are still going on between John S. Lord of Chicago, attorney-in-fact for the various groups, and the underwriters in London. Attorney Lloyd notified the Illinois department that London Lloyds could not comply with the law. When State Director Palmer returned from his sojourn in Mexico Mr. Lord and his partner, David Kadyk had a conference with him and his associates. Nothing came from the conference although the state officials were told that negotiations were still in progress with the underwriters although there was a sharp divergence of opinion among them. The inference gained was that it was seemingly impossible to harmonize them and to reach a common point where all would agree. The London Lloyds secured a suspension of the enforcement of the code until Oct. 1. Hence the time is drawing near when some final decision will have to be reached.

Director Palmer was in Chicago this week and had a further conference with the Lloyds people. Those who are par-

New Marine Department Team



H. E. MANKIN



W. H. HOLMES



A. E. KISSIN



G. J. NICHOLAUS

Pacific National Fire, in opening a marine department, has named a manager and an assistant manager at the head office, a Chicago superintendent, and an eastern superintendent in Philadelphia. H. E. Mankin is the head of-

fice manager, W. H. Holmes, assistant manager, A. E. Kissin Chicago superintendent and G. J. Nicholaus eastern superintendent. Messrs. Mankin, Holmes and Kissin have all been residents of Chicago.

ticularly interested in more conservative Lloyds operations hope that something can be done to justify Lloyds continuing in business for the purpose of writing excess insurance, unusual contracts, old age accident policies, etc. The severe blow that Lloyds received naturally was the limitation of the 10 percent maximum liability on any one risk, that cutting down its coverage materially especially on bankers' blanket bonds.

HAIL EXPERTS TO MEET

The advisory committee of the Hail Insurance Association will meet in Chicago Nov. 16, going over the experience of the season just closed and making any changes in rates and practices for 1938. The annual meeting will be held Dec. 7 in Chicago. J. H. Macfarlane of the America Fore western department is president.

President Macfarlane has announced the nominating committee consisting of E. A. Henne, America Fore; W. H. Linger, Springfield F. & M., and C. R. Street, Great American.

The advisory committee consists of J. B. Cullison, Rain & Hail Insurance Bureau; Jacob Nelson, America Fore; T. G. Dahl, Great American; B. E. Thorp, Hartford Fire; G. L. Cavanaugh, Harmonia Fire; F. H. Cornell, Home; F. M. Gund, Crum & Forster; L. B. Van de Wall, Northwestern F. & M.; E. T. Tanner, Security of New Haven. The advisory report will be the most important feature at the annual meeting as recommendations will be made for the season next year.

INSTITUTE CLASSES TO START

The 1937-1938 series of classes in the Insurance Institute course at Chicago will start Oct. 6. There will be, as last year, classes in parts I, II and III of the fire course, parts I, II and III of the casualty course, and the inland marine course. It is not determined whether the class in surety will be held, as response last year was very slim. The life course also was dropped, but may be revived next year. A. T. Graham, Insurance Exchange, is chairman, and Benjamin Richards, Underwriters Service Association, member of the executive committee of the Chicago Insurance Education Committee which has charge of the courses, a sub-committee having been appointed to have active charge of arrangements. The sub-committee for all of the courses is W. F. Kuffel, Phoenix of Hartford; H. F. Hunter, engineer Chicago Board, and R. E. Baker, Hartford Accident. All classes will be held in the Chicago Board auditorium, fire, part I, being 5-6 p. m., Wednesday evenings from Oct. 6 to March 30; fire, part II, Thursday evenings, 5-6 p. m., from Oct. 7 to March 31; fire, part III, 6:30-7:30 p. m., from Oct. 6 to March 23; casualty, part I, Thursday evenings, 6:30-7:30 p. m., Oct. 7 to March 10; casualty, part II, Fridays, 5-6 p. m., Oct. 8 to March 18; casualty part III, Fridays, 6:30-7:30 p. m., Oct. 8 to Feb. 25; inland marine, Tuesdays, 5-6 p. m., Nov. 30 to March 22. Many well known Chicago insurance men will act as instructors and lecturers, including Messrs. Graham, Kuffel, Richards, Baker, Hunter and others. R. A. Parker, assistant manager Chicago Board, and D. P. Skaer, superintendent of rating, will have charge of the schedule rating class which will be held Mondays from 5:30 to 7 p. m., for 23 weeks, starting Sept. 27. The fee for each of the courses is \$10, which includes examination.

C. A. Bacon of Chicago, manager in Cook county for the St. Louis Fire & Marine, has been elected a member of the Chicago Board. The application of Lester Herold, who succeeded R. B. Jones as manager for R. B. Jones & Son of Kansas City, was approved.

John C. Dornin, vice-president and Pacific Coast manager for the Springfield Fire Marine, is in the Pacific northwest on an agency visit.

INSURANCE STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business Sept. 20, 1937.

	Par.	Div.	Bid	Asked
Aetna Cas.	10	3.00*	86	89
Aetna Fire	10	1.60	44	46
Aetna Life	10	1.10*	27	28 1/2
Agricultural	25	3.25*	78	80
Amer. Alliance	10	1.20*	20 1/2	22
Amer. Equitable ..	5	1.80*	34	36
American (N. J.) ..	2.50	.60*	11	12
Amer. Surety	25	2.50	48	50
Automobile	10	1.20*	29	31
Balt. Amer.	2.50	.30*	6 1/2	7 1/2
Bankers & Ship. ..	25	5.00	94	97
Boston	1.00	21.00*	610	625
Camden Fire	5	1.00	18 1/2	20
Carolina	10	1.30	21	23
City of N. Y.	10	1.20	21 1/2	23
Contl. Cas.	5	1.20	23	25
Contl. (N. Y.)	2.50	1.80*	32	33
Cor. & Rey. com. ..	1.00	...	4	5
Cor. & Rey. \$6
conv. pfd. A.	1.50	...	83	86
Crum & For. com. ..	10	.90*	27	29
Employers Re.	10	1.60	45	47
Fed. (N. J.)	10	1.40	39	41
Fidelity & Dep.	20	2.00	110	113
Fidelity-Phen.	2.50	1.80*	33	34
Fire Assn.	10	2.50*	68	72
Firemen's (N. J.) ..	5	.30	10	11
Franklin	5	1.40*	28	30
Gen. Reinsur.	5	2.00	36	38
Gibraltar F. & M. ..	10	1.40*	25	26 1/2
Glens Falls	5	1.60	42	44
Globe & Repub.	5	.85*	17	18
Gl. & Rut. (com.) ..	25	...	50	54
Gt. Amer. Fire.	5	1.20*	23	24
Gt. Amer. Ind.	1	.20	8	10
Halifax Fire	10	1.00**	23	24 1/2
Hanover Fire	10	1.60	30	32
Hartford Fire	10	2.00	70	73
Htfd. Steam Boil. ..	10	1.60	61	64
Home F. & Mar.	10	2.00	36	39
Home (N. Y.)	5	1.60*	31	33
Homestead	10	1.00	19	20
Ins. Co. of N. A.	10	2.50*	59	61
Kan. City F. & M. ..	10	.30	22	24
Knickerbocker	5	.80	13	14
Lincoln F. (new) ..	5	...	4	5
Md. Cas.	1	...	4 1/2	5 1/4
Mass. Bond.	12.50	3.50	55	57
Mer. & Mfrs.	5	.60	10	11
Mer. Assur. com.	5.00	1.70*	48	52
Natl. Cas.	10	1.00	17	19
Natl. Fire	10	2.00	61	63
Natl. Liberty	2	.40*	7 1/2	8 1/2
Natl. Union	20	5.00*	123	128
New Am. Cas.	2	.60	12	14
New Brunswick. F. ..	10	1.70*	29	31
New Hampshire.	10	1.80*	45	47
New Jersey	20	2.50*	44	46
Northern (N. Y.) ..	12.50	5.00*	90	96
North River	2.50	1.20*	24 1/2	26
N. W. Natl. Fire.	25	5.00	120	125
Pacific Fire	25	6.00	120	124
Paul Revere Fire ..	10	1.30	24	26
Phoenix, Conn.	10	2.50*	80	83
Preferred Accl.	5	.80	16	17
Prov. Wash.	10	1.40*	30	32
Republic, Tex.	10	1.20	23 1/2	25
Rossia	5	.80*	6 1/4	7 1/4
Security	10	1.40	30	32
Sprgfield F. & M. ..	25	4.75*	115	118
St. Paul F. & M.	25	7.50*	200	208
Travelers	100	16.00	440	455
U. S. Fire	4	2.50*	50	52
U. S. F. & G.	2	...	19	21
Westchester Fire ..	2.50	1.00	32	33 1/2

*Includes extra. **Canadian funds.

Comparison in Stock Quotations Is of Interest

H. W. Cornelius of Bacon, Whipple & Co., Chicago investment house, gives an interesting comparison of the market quotations of leading companies as of June 1, 1932, to Sept. 1, 1937. They are as follows:

	June 1, 1932	Sept. 1, 1937
Aetna Cas.	18	85
Aetna Fire	14	44
Aetna Life	11	26
American N. J.	6 1/4	11 1/2
Amer. Surety	10	47
Balt. Amer.	1 1/2	6 1/2
City N. Y.	47	21
Conn. Gen. Life.	24	31
Cont. Assur. Ill.	14 1/2	34
Cont. Casualty.	7 1/2	23 1/2
*Continental	4 1/2	32
*Fid. Phenix	6 1/2	32 1/2
Firemen's N. J.	4 3/4	10
Franklin F.	6	28
Glens Falls	27	42
Great American	6 1/2	23
Halifax Fire	6 1/4	23
Hanover Fire	12 1/2	30
Harmonia (Paul Revere)	5	23
Hartford Fire	20	70
Home Fire Sec.	7 1/4	2 1/2
Home N. Y.	4 1/4	31 1/2
Homestead	4	19
**Ins. Co. N. Am.	20	60
Nat. Casualty	5 1/2	17
National Ct.	17	61
Nat. Liberty	2 1/4	7 1/2
National Union.	13	120
New Brunswick.	6	29
North River	6 1/2	23
N. W. Nat.	55	120
Phoenix Ct.	29	80

	June 1, 1932	Sept. 1, 1937
Prov. Wash.	10	30
St. Paul F. & M.	77	200
Sprgfield F. & M.	37	115
Travelers	250	440
U. S. F. & Guar.	3	19
Westchester	6	32

*Listed N. Y. Stock Exchange.

**Listed N. Y. Curb.

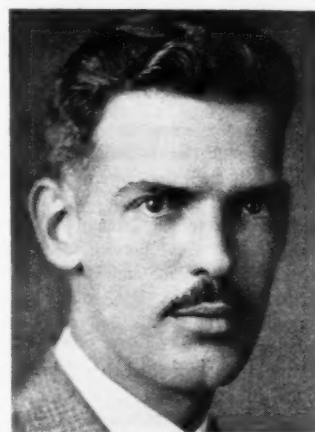
Dawes to Manage Marine Line for Fire Association

SAN FRANCISCO. — Walter E. Dawes, manager Pacific coast office, Talbot, Bird & Co., has resigned to join

the coast department of the Fire Association companies as manager of their Ocean and Inland Marine business. He has managed Talbot-Bird's business since the coast office was established in 1929. The appointment indicates the entrance of the Fire Association group in marine business on a larger scale than heretofore on the coast with the new department created under the general direction of Vice-president Frank M. Avery. Vice-president J. Victor Herd and Marine Manager Thomas Deering completed arrangements here in San Francisco.

F. J. Burkley of Columbus has opened an agency at Grove City, O.

SALES PLAN HELPS AGENTS MAKE MORE MONEY

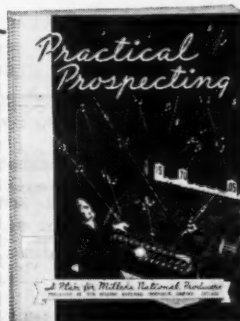


● "The excellent results PRACTICAL PROSPECTING has helped me to produce convinces me it is the best profit provoking idea that has ever hit this agency." . . . A. D. HEISTER, head of the 35-year old J. P. Heister and Son Agency, 620 Provident Bank Bldg., Cincinnati, Ohio.

Today every insurance salesman should try to take advantage of every new opportunity that presents itself from our steady improvement in business. A. D. Heister and scores of other users of PRACTICAL PROSPECTING are reaching out and landing a considerable amount of that increased business which has now become available.

There is no mystery about their methods—they simply use modern selling tactics, and any agent can get the same results by following the plan set forth in PRACTICAL PROSPECTING. Included are not only the ideas on the course to follow, but the essential record blanks, files and sales material, to enable you to put the plan into immediate operation.

Would you like to have the entire plan laid out before you? Use the coupon below and see for yourself how you, too, might convert the ideas it contains into dollars for yourself.



MILLERS NATIONAL INSURANCE CO.

175 WEST JACKSON BLVD., CHICAGO, ILL.

I SHOULD LIKE TO HAVE complete information on PRACTICAL PROSPECTING. Without incurring obligation on my part please arrange to lay this complete sales plan before me.

Name

Address

City State.....

N. U. 6

EDITORIAL COMMENT

Value Seen in Audited Circulation

STRICKLAND GILLILAN of Washington, D. C., famed humorist, in some of his talks refers to the original publication of his famous poem, "Off Again, On Again, Gone Again Finnegan." He composed this set of verses which has now given him a national reputation while he was conducting the Richmond, Ind., "Palladium." Mr. GILLILAN remarks that people chide him for having started his contribution in a paper of purely local circulation. Mr. GILLILAN facetiously adds, "The 'Palladium' only had 300 subscribers. Our sworn circulation was only 1,500."

We have too much "sworn circulation" if we may so term it and not enough proof of actual circulation. Speaking before the Insurance Advertising Conference, F. H. BURNS of "Forbes Magazine" told of the great advantage of audited circulation to advertisers. When the AUDIT BUREAU

OF CIRCULATIONS testifies to the circulation of a publication and gives its classification by states and character of readers the advertiser then does not have to rely on "sworn circulation," greatly exaggerated figures because he has the actual stuff before him. Advertising agencies, said Mr. BURNS, could not get along without audited circulation.

The insurance advertiser is entitled to know just what is back of the publication in the way of circulation. He is paying his money and he should be afforded the opportunity of knowing whether in his opinion he will get value received or not. The insurance publications that are not afraid to have the AUDIT BUREAU OF CIRCULATIONS examine their books and make a report, at least are not endeavoring to hide behind some form of "sworn circulation," which is generally padded.

Training School for Insurance Men

THOSE who attended the insurance agency school at CAMP ROOSEVELT near Ocala, Fla., conducted under the auspices of the UNIVERSITY OF FLORIDA extension division and sponsored by the FLORIDA ASSOCIATION OF INSURANCE AGENTS are enthusiastic over what was accomplished. This is the first training school of the kind and it gave a short course in fire, casualty, marine and surety.

The selection of those who imparted the instruction was a happy one. Many informative and selling points were advanced by different speakers. The agents and others who attended were able to add to their store of insurance knowledge and therefore will become more useful to their policyholders. When a state organization undertakes a work of this kind it lifts

itself beyond a mere convention and becomes an educational institute. If agents are to justify their existence and the American agency system is to be continued there will be a determined demand on part of the public that real service be rendered. This cannot be done unless an agent is informed. He must intelligently analyze the needs of his clients and apply proper coverages to them.

It would be a forward step if state associations in connection with their annual meetings would devote one day to the convention and two days to a real training course with no entertainment or other features sandwiched between. The FLORIDA ASSOCIATION OF INSURANCE AGENTS has done a remarkably constructive piece of work.

National Viewpoint is Essential

SECTIONAL problems often become national problems. OREGON's troubles of today may be NEW YORK's tomorrow. This is especially characteristic of the insurance business and that is why a national news coverage such as given by THE NATIONAL UNDERWRITER is of vital importance. MISSOURI is having trouble with political salary raids on the impounded premium fund, the MASSACHUSETTS compulsory automobile

liability rate situation is becoming more and more involved and state fund enthusiasts may find their ardor dampened by reading of the political loans by the WISCONSIN state fire insurance fund. Knowledge of what is going on in other states and in other sections is important in giving intelligent consideration to local problems of the present and the future.

Meetings of State Local Agents

THE records of meetings of state associations of local agents that are being held this time of the year are exceedingly illuminating, instructive and informative. An observant, news-minded reporter can get out of the proceedings

much material of real value. It would pay any state organization to see to it that the story of its meeting received more than the usual amount of publicity. What are termed the "special inserts" in THE NATIONAL UNDERWRITER

always give to a state meeting an importance that adds to its momentum. It not only serves to dignify the meeting on part of members who are present but it is a contribution to those who could not attend and to those who are not members. It is our impression that

the grist that comes out of these conventions forms excellent provender for insurance people. The keen scented reporter is able to select out of the abundant material those features that are particularly significant and interesting to the fraternity.

PERSONAL SIDE OF BUSINESS

George W. Mercier, Indiana state agent of the Hanover, who has been confined to his home for several months following an operation, has resumed his work, having made a good recovery.

Porter Crawford of the automobile department was the winner of the golf tournament for men employees at the Ohio Farmers head office. Although this has been an annual event, this year for the first time it was played on the new Ohio Farmers golf course in LeRoy, O. Thirty-eight participated. Dinner followed the tournament with Vice-President C. D. McVay as toastmaster. President F. H. Hawley welcomed the golfers and Secretary J. C. Hiestand awarded the prizes.

President Paul L. Haid of the Insurance Executives Association, said, speaking at the meeting of the Pennsylvania Association of Insurance Agents at Bedford Springs, he was on familiar ground, for 20 years ago he traveled western Pennsylvania for the Continental companies which later became the America Fore group. It was from the western Pennsylvania field that he went to the home office as general assistant to the late president, Henry Evans, upon whose death Mr. Haid succeeded to the presidency of the companies of the fleet.

Funeral services were held in Sacramento, Cal., for Mrs. Glenna C. Blanchard, wife of H. P. Blanchard, retired secretary of the Fireman's Fund, who died at her San Francisco home. She was known among insurance men, having accompanied Mr. Blanchard on many of his trips.

L. B. Daniels of Seeley & Co., San Francisco, chairman of the executive committee of the American Association of Insurance General Agents, plans to attend the annual meeting of the National Association of Insurance Agents at Dallas next month.

C. D. McVay, vice-president and general counsel of the Ohio Farmers of LeRoy, O., gave two addresses on "The Constitution of the United States." Thursday noon he spoke before the Kiwanis Club at Medina. Friday evening, he delivered an unusually interesting address to a very large audience in Lodi. This meeting was held under the auspices of the Masonic Lodge, the public being invited.

Roy L. Davis of Chicago, assistant Illinois state insurance director, is pursuing a law course at John Marshall Law School in that city. During his college post graduate work he started in law but never completed the course. Now he is taking the regular work and will be prepared for the bar examination next year. Mr. Davis already has bach-

elor of arts and doctor of philosophy degrees. He is in charge of the life insurance course in the Central Y. M. C. A. College in Chicago.

W. C. Safford of the Western & Southern, former Ohio superintendent of insurance, has been appointed by the governor of Ohio as a member of the advisory council to the state unemployment compensation commission, which is required by the state law. He is appointed for a three-year term and is to represent the public.

C. T. Akin of Indianapolis, 42, vice-president of the Pioneer Equitable Life, died there after a long illness.

H. R. Johnston, head of the Dulaney, Johnston & Priest agency, Wichita, Kan., has returned from a two months trip to Europe.

J. C. Kelly, vice-president of the Wheeler-Kelly-Hagney Trust Company, Wichita, and head of its insurance department, is greatly improved from a streptococcus infection which has kept him confined for the past three months. He is now able to spend some two hours a day at his desk.


F. L. Guereña, one of California's best known insurance attorneys, attached to the insurance department for many years as assistant attorney-general, was killed while deer hunting near Yosemite National Park. He was struck by a bullet from a gun in the hands of his young son who slipped, accidentally discharging the gun.

The wedding of Roy Thomas Sellery, Western Adjustment, at Cincinnati, and Miss Dorothy Heathcote Hills of that city at the Grace Episcopal Church there was a popular event of Cincinnati society. Mr. Sellery is a son of Roy A. Sellery, general manager Western Adjustment, Chicago, and Mrs. Sellery is the daughter of Rev. George Heathcote Hills and Mrs. Hills. Mr. Sellery's brother, W. C. Sellery, was best man.

William Rodiek, Sr., head of William Rodiek & Co. of St. Louis, has returned from a two months trip to Europe, visiting France, Italy, Germany and Austria. When in Munich he visited the home office of the Aachen & Munich Reinsurance Co.

A. H. Averill, former Oregon commissioner, has been named president of the Pacific Coast Association of Port Directors. He has been serving as a director of Portland's commission of public docks.

Ernest Palmer, Illinois state director of insurance, will be one of the chief speakers at the banquet at the annual meeting of the American Bar Association.

 <h1 style="margin: 0;">THE NATIONAL UNDERWRITER</h1>				PUBLISHED EVERY THURSDAY
Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO, Wabash 2704				
E. J. WOHLGEMUTH, President. C. M. CARTWRIGHT, Managing Editor. LEVERING CARTWRIGHT, Asst. Man. Editor. H. J. BURRIDGE, Vice-Pres. JOHN F. WOHLGEMUTH, Secretary. News Editors: F. A. POST, C. D. SPENCER. Associate Editors: D. R. SCHILLING, J. C. O'CONNOR. Associate Managers: W. A. SCANLON, G. C. ROEDING, O. E. SCHWARTZ.				
CINCINNATI OFFICE — 420 E. Fourth St., Tel. Parkway 2140. Louis H. Martin, Mgr.; Curtis C. Crocker, Vice-President.	NEW YORK OFFICE — 1200-122 William St., Tel. Beckman 3-3953. Editorial Dept. — G. A. Watson, Assoc. Ed., R. B. Mitchell, Asst. Ed. Business Dept. — N. V. Paul, Vice-Pres.; W. A. Spiker and J. T. Curtin, Resident Managers.	SAN FRANCISCO OFFICE — 507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.	DALLAS OFFICE — 311 Wilson Bldg., Tel. 3-4955. Fred B. Humphrey, Res. Mgr.	ATLANTA, GA., OFFICE — 560 Trust Company of Georgia Bldg., Tel. Walnut 5867. W. M. Christensen, Res. Mgr.
HARTFORD OFFICE — Room 606, 13 Asylum St., Telephone 2-8155. R. E. Richman, V. P.	PHILADELPHIA OFFICE — 1127 Fidelity-Philadelphia Bldg., Tel. Pen. 3706. W. J. Smyth, Res. Mgr.	DETROIT OFFICE — 1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Res. Mgr.	CANADIAN BRANCH — Toronto, Ont., 43 King St. East. Tel. Elgin 6543. Ralph E. Richman, Vice-Pres.; W. H. Cannon, Manager.	

Subscription Price \$4.00 a year in United States and Canada. Single Copies, 20 cents. In Combination with Life Insurance Edition, \$5.50 a year. Entered as Second-class Matter April 25, 1931, at Post Office at Chicago, Ill., Under Act March 3, 1879.

tion at Kansas City next week. He and Senator Wheeler of Montana will share the honors. This is a repeat engagement for Mr. Palmer as he spoke at the A. B. A. banquet 10 years ago.

Mr. Palmer will go to the casualty convention at White Sulphur Springs the week of Oct. 10. He will be in Chicago Oct. 14 to attend the meeting of the American Life Convention to be held at the Edgewater Beach Hotel and will attend the luncheon given to its state vice presidents, guest speakers and distinguished visitors at noon that day. On the following noon he and Governor Horner will speak before the insurance section, Illinois chamber of commerce.

Henry D. Booth of Henry W. Brown & Co., Philadelphia, is in London on business and is expected to return within the next several weeks. He is active head of the reinsurance department of his firm.

Garnet Kemper, 65, died at Lexington, Ky. He was formerly with the farm department of the Fidelity-Phenix but for the last five or six years had operated the Phelps-Kemper Insurance Agency at Lexington. He was also an independent adjuster and until recently special representative of the hail department of the Great American.

T. L. Farrington, vice-president of the Lawton-Byrne - Bruner Insurance Agency, St. Louis, has been appointed on the St. Louis board of police commissioners.

Cecil F. Shallcross, United States manager North British & Mercantile, became a grandfather with the birth of a son to Mr. and Mrs. John Shallcross of Chillicothe, O.

Terrell Newnan, son of H. L. Newnan, vice-president Detroit Insurance Agency and past president of the Detroit Association of Insurance Agents, died there at the age of 23. A large number of insurance men attended the funeral services.

Kenneth Watkins, 48, president and general manager of the Kenneth Watkins Corporation of Detroit, one of the state's most active insurance men, died there after five weeks' illness. He was born in Grass Lake and had been in the insurance business in Detroit since 1916.

Members of the Michigan and Detroit Associations of Insurance Agents attended the funeral Monday in a body. Mr. Watkins was a past president of both the Michigan and Detroit associations and for several years has been

CONVENTION DATES

Sept. 24-25—Colorado Agents, Broadmoor Hotel, Colorado Springs.

Sept. 28-29—Insurance Section, American Bar Assn., Municipal Auditorium, Kansas City.

Oct. 4-7—National Association of Mutual Insurance Companies, Pantlind Hotel, Grand Rapids, Mich.

Oct. 4-7—Mutual Insurance Federation, Pantlind Hotel, Grand Rapids, Mich.

Oct. 4-8—National Association of Insurance Agents, Baker Hotel and Adolphus Hotel, Dallas.

Oct. 10-11—New Mexico Agents, Carlsbad, N. M.

Oct. 11-12—Maryland Agents, Hagerstown.

Oct. 11-14—Casualty Convention, Green Brier Hotel, White Sulphur Springs, W. Va.

Oct. 13-14—Missouri Agents, Tiger Hotel, Columbia.

Oct. 14-15—Tennessee Agents, Patton Hotel, Chattanooga.

Oct. 14-15—Annual meeting Ontario Fire & Casualty Agents Association, Royal York Hotel, Toronto.

Oct. 15—South Dakota Agents, Cataract Hotel, Sioux Falls.

Oct. 18-19—Oklahoma Agents, Huckins Hotel, Oklahoma City.

Oct. 19-21—Western Insurance Bureau, Homestead Hotel, Hot Springs, Va.

Oct. 20—Maine Agents, Elmwood Hotel, Waterville.

Oct. 20-21—Wisconsin Agents, Athearn Hotel, Oshkosh, Wis.

Oct. 26-27—Ohio Agents, Secor Hotel, Toledo.

Oct. 27-29—Kansas Agents, Jayhawk Hotel, Topeka.

Oct. 28-29—Insurance Section American Bar Assn., Kansas City, Mo.

Nov. 8-10—California Agents, Roosevelt Hotel, Hollywood.

Nov. 13—Utah Agents, Newhouse Hotel, Salt Lake City.

Nov. 17-18—Illinois Agents, Hotel Faust, Rockford.

Nov. 29-Dec. 1—Insurance Commissioners, Pennsylvania Hotel, New York City.

Bar Lists Upheld

LINCOLN, NEB.—A special committee of the Nebraska Bar Association is investigating whether it is unethical for lawyers to patronize law lists. At a hearing it was held that these constitute a valuable special service for lawyers out of which profit can be made by attorneys. The question of whether or not it is unethical for lawyers to advertise in insurance journals as engaged in special insurance practice was not brought into the discussion.

president of the Insurance Federation of Michigan as well. For many years he has been a member of the board or a committee chairman of the two agents' organizations.

I. D. Goss Asks Agents to Suggest How to Identify Preferred Farm Risks

I. D. Goss, farm superintendent for America Fore, who has been incapacitated for a good many weeks, apparently has kept his mind tuned to farm insurance matters because in the "Bandwagon," the farm department's publication, appears an editorial signed by Mr. Goss, "Can We Define Preferred Farm Risks?"

Mr. Goss invites farm agents to send to him their ideas on what constitutes a preferred farm risk. He suggests that the agent list six features that he regards most necessary to make the risk physically safe and six features that most clearly indicate that the risk is free of moral hazard.

Flat Rate Undesirable

Mr. Goss suggests that a statewide flat rate based upon total experience results in placing a penalty upon the best class of risks, while giving undue advantage to the poorer class. That rate is too high for the best risk and the best sections and is too low for the others. This means that extra inducements are being thrown out for securing the poorer risks and this class of business is being carried at the expense of those other risks where the burning ratio is most favorable.

A rating system, he said, should be devised that would not be unduly complicated and which would yet give recognition to many farm risks that deserve better treatment.

The problem is how to define the preferred risks with sufficient clearness that they can be distinguished from others. Unless this can be done, the plan fails.

Mr. Goss expresses the belief that a workable definition can be arrived at. The companies, he observed, want to feel convinced that they are getting something of undoubted value in return for the more liberal rate treatment of a so-called preferred class. The experience of a large number of local and special agents should prove valuable, he said.

Ask Report on Course

JACKSONVILLE, FLA.—L. P. McCord, president of the Florida Insurance Agents Association, who aided in promoting the recent short course in fire, casualty and surety insurance at Camp Roosevelt, has been asked to tell the story of the movement to the convention of the National Association of Insurance Agents in Dallas Oct. 4-8.



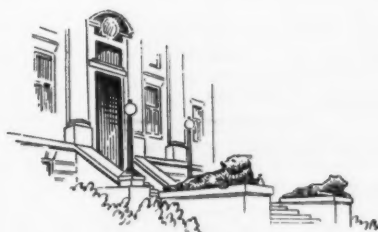
**NATIONAL UNION
FIRE INSURANCE
COMPANY**
Pittsburgh, Pa.



A
Good
Agency
Company

ROSSIA INSURANCE COMPANY OF AMERICA

CARL F. STURHAHN, President



FIRE and MARINE REINSURANCE

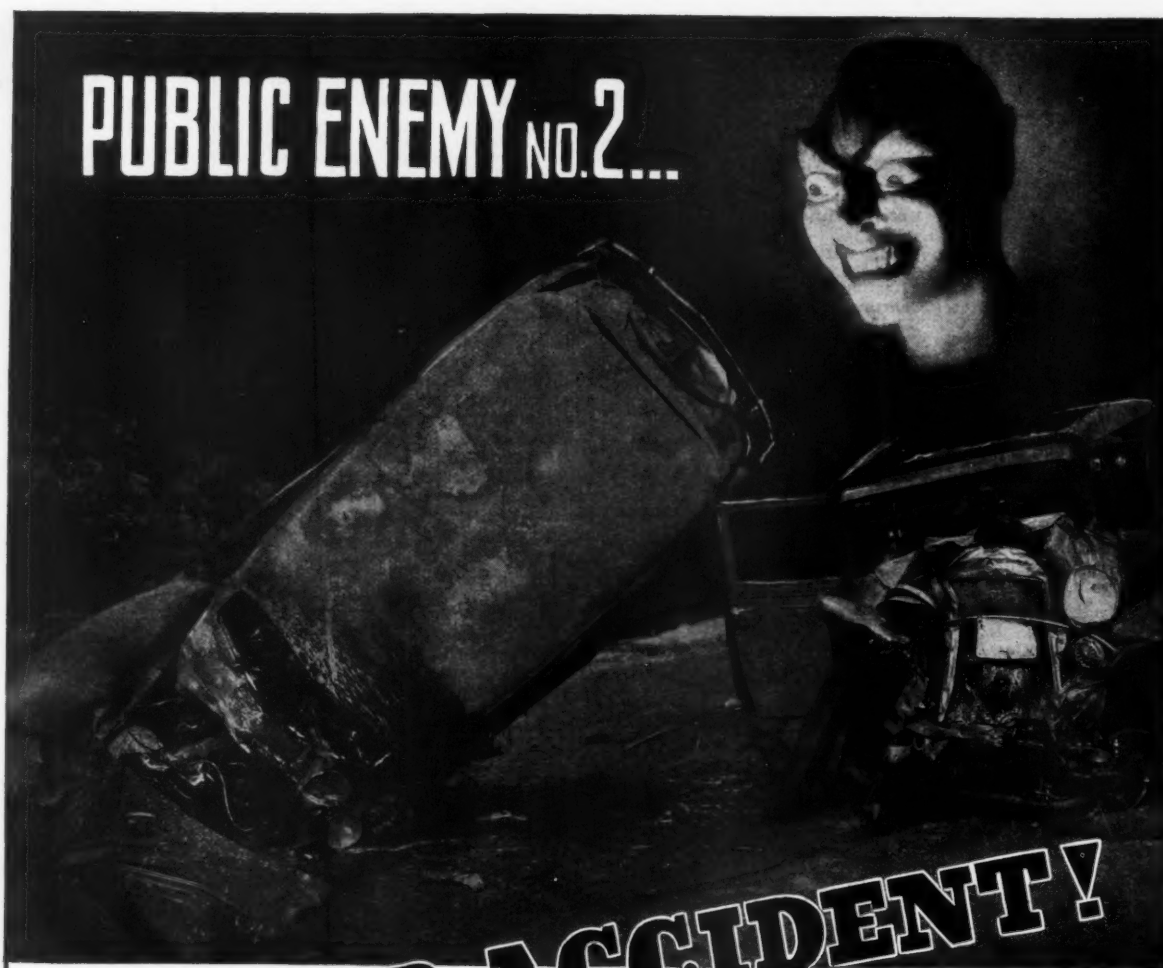
and nothing else for
a third of a century

HARTFORD, CONN.
115 Broad Street

NEW YORK, N. Y.
116 John Street

SAN FRANCISCO, CAL.
114 Sansome Street

PUBLIC ENEMY NO. 2...



MOTOR ACCIDENT!

If pictures speak louder than words, this one, taken immediately after the accident and before the victims were removed, fairly screams its awful warning to every motorist who sometimes "takes a chance".

Insurance cannot restore life nor replace severed limbs, but it can pay for material damages and assume the burden of medical and hospital expenses, loss of earning power and damage suits.

COMMON ENEMIES TO GUARD AGAINST

1. FIRE
2. MOTOR ACCIDENT
3. WINDSTORM & TORNADO
4. PERSONAL ACCIDENT
5. SICKNESS
6. DAMAGE CLAIMS
7. BURGLARY
8. ROBBERY
9. LIGHTNING
10. MARINE DISASTER
11. RAILROAD WRECK
12. FALLING AIRCRAFT
13. EXPLOSION
14. RIOT OR CIVIL COMMOTION
15. EARTHQUAKE
16. FORGERY
17. DISHONESTY

LOYALTY GROUP

Firemen's Insurance Company of Newark, New Jersey—ORGANIZED 1855

The Girard Fire & Marine Insurance Co.	ORGANIZED 1853	Milwaukee Mechanics' Insurance Company	ORGANIZED 1852
The Mechanics Insurance Co. of Philadelphia	" 1854	National-Ben Franklin Fire Insurance Co.	" 1866
Superior Fire Insurance Company	" 1871	The Concordia Fire Insurance Co. of Milwaukee	" 1870
The Metropolitan Casualty Insurance Co. of N.Y.	" 1874	Commercial Casualty Insurance Company	" 1909

WESTERN DEPARTMENT
844 Rush Street, Chicago, Illinois
CANADIAN DEPARTMENT
461 Bay Street, Toronto, Canada

HOME OFFICE and EASTERN DEPARTMENT
10 Park Place
Newark, New Jersey

PACIFIC DEPARTMENT
220 Bush Street, San Francisco, Cal.
SOUTHWESTERN DEPT.
912 Commerce Street, Dallas, Texas

The NATIONAL UNDERWRITER

September 23, 1937

CASUALTY AND SURETY SECTION

Page Twenty-one

Fiftieth Jubilee Celebration Held at Lookout Peak

Provident Life & Accident Anniversary Observed with Appropriate Rites and Entertainment

By C. M. CARTWRIGHT

Amid historic and beautifully picturesque surrounding at the Lookout Mountain Hotel on the peak of Lookout Mountain, the Provident Life & Accident of Chattanooga celebrated its 50th anniversary under propitious skies. It was a memorable occasion that brought 250 pacemakers and wives with some special guests to bear felicitations on the half century accomplishments. It was a proud day for President R. J. Maclellan, who on Sept. 15, when the business meeting was held, celebrated his 32nd anniversary with the company and on the day before had another anniversary brought to mind as 21 years ago he was chosen president. His father, Thomas Maclellan became president of the company five years after it was started so father and son have a record of 45 years of continuous administration.

Third Generation Carries On

Another factor of interest is that the third generation of Maclellans is now conspicuously identified in the management as Robert L. Maclellan, son of the president, is vice-president, a director, and heads the life department, doing a magnificent piece of work. A younger son, Hugh O., is a young man of great promise and is associated with the life department. To President Maclellan was given a testimonial signed by all men who qualified for the trip and the executive staff on which he was designated as a "32nd degree Provident Master Builder."

W. C. Cartinhour, vice-president and secretary, the second man in the company, started with it in 1910. The third oldest official is L. N. Webb, vice-president, who heads the claim and group departments. Justice A. W. Chambliss of the Tennessee supreme court, who is vice-president, is a 25-year man.

Four Main Divisions

There are four main divisions in the Provident agency or production end. The first is the group with Vice-President L. N. Webb in charge and H. R. Gill, assistant vice-president in immediate control, as Mr. Webb also has the claim department. The railroad department is supervised by Vice-President H. C. Conley. James E. Powell, agency vice-president, heads the accident department and Vice-president R. L. Maclellan, life department. One of the strong features of the company is the administrative organization. Messrs. Maclellan and Cartinhour have exercised sound judgment in selecting strong men and

(CONTINUED ON PAGE 31)

Additions Made to Program of Joint Casualty Meeting

Haines to Preside at White Sulphur Springs; U. S. Senator, Government Official to Speak

NEW YORK—A number of corrections and additions to the program of the joint convention of the International Association of Casualty & Surety Underwriters and National Association of Casualty & Surety Agents, at White Sulphur Springs, Oct. 11-14, were announced by F. Robertson Jones, secretary-treasurer.

J. M. Haines, vice-president International association, will preside at the joint meeting Oct. 12, and the business meeting of the International association, Oct. 14. Mr. Haines will act in place of J. L. D. Kearney, the president, who has retired from all business activities.

Federal Official Speaks

Louis Johnson, assistant secretary of war, will speak Tuesday instead of on Wednesday, on "Peace Insurance."

Senator W. R. Austin of Vermont and A. M. Schmidt, insurance manager Johns-Manville Corporation, New York, will speak Wednesday, Mr. Schmidt on "Origin and Objectives of Risk Research Institute," and Senator Austin on "Clouds Over the Mediterranean."

Six commissioners will speak informally at Tuesday's session; J. C. Blackall of Connecticut, Bowles of Virginia, DeCelles of Massachusetts, Gough of New Jersey, Palmer of Illinois and Pink of New York.

Well known agents have contributed a number of additional trophies for the golf tournament, including J. M. Barkdull, Cincinnati; George W. Blossom, Jr., C. H. Burras and Wade Fetzner, Chicago; T. E. Branniff, Oklahoma City; G. E. Charlton, Lawrence, Kan.; J. T. Harrison, New York; J. F. Hickey, St. Louis; Cliff C. Jones and B. W. McCluer, Kansas City; E. R. Ledbetter, Oklahoma City; J. R. Millikan, Cincinnati, and M. R. Whited, Cleveland. D. C. Handy, president American Bonding, also contributed a trophy.

Initiate Flat Rate Auto Proposal in Massachusetts

BOSTON—An initiative petition for a flat rate for compulsory automobile liability insurance throughout the state, to replace the present zone system, has been filed with Attorney General Dever by Representative Murphy of Boston. The petition must be approved as to form by the attorney general before the secretary of state can issue printed blanks for securing of signatures. Twenty thousand signatures will be needed to get the matter before the legislature and if the legislature rejects the appeal, 5,000 signatures additional would place the question on the ballot.

The legislature having rejected a similar measure annually for several years, there is no particular reason to expect different action the coming year, except for the growing disaffection among car owners residing in high rated districts. Voters in the low rated suburban districts have larger representation in the

Non-Bureau Competition Is Becoming More Severe

Company Officials Are Discussing Ways to Treat Automobile Liability

Officials of bureau companies writing automobile liability insurance are considerably interested in the inter-company discussions as to whether any move can be made that will improve their situation. They are confronted with both a condition and a theory. They find that for the most part their pleasure car premiums have decreased, although there has been an increase in the commercial car volume. Furthermore, many officials are inclined to think that the classification of their pleasure car business has gone down several notches so far as desirability is concerned.

Competition from Two Sources

In discussing the problem the bureau companies find that their competition comes from two definite sectors. First, the mutual companies, and especially those that do not operate on the agency plan and next the stock companies that have special rating methods where the tariff is below that of the board companies. Of the non-bureau stock companies there are again two classes whose competition offers a different attack. First are the multiple line casualty companies that have preferential rates and, secondly, the companies that write only automobile insurance.

The bureau companies realize that the mutual competition will have to be met with different ammunition than non-bureau stock companies.

Suggestions Offered

There have been a number of suggestions, one being that the bureau companies establish an occupational rating plan, another that there be preferential rates for those that have established a definite low claim record; others that rates be based on the mileage used and still others on number of those that drive the car. There are objections to all these proposals. No one knows what course can be pursued that will alleviate the pressure that the bureau companies feel. Many officials are inclined to think that a reduction in rate would not improve the situation. It is known that a number of agents and brokers that have bureau companies either represent a non-bureau company or broker business with non-bureau companies.

The outside companies have a definite advantage in being selective. This is particularly true with the companies that write only automobile business and, therefore, are not tied up with their agents or brokers with other classes of casualty business. Regardless of the intricacies of the problem there are optimists that think some course can be worked out that will be successful.

legislature, which precludes the possibility of the question getting on the ballot.

Commissioner DeCelles has stated that a flat rate for the state on automobile liability would approximate \$32.

De Celles' Rate Reduction Order Is Annulled

Duty of Deciding in Accordance with Facts Is Cited by Massachusetts Supreme Court

BOSTON—Upholding the insurance companies against Commissioner DeCelles in the suit over his order of last year reducing the compulsory automobile liability rates for 1937, the Massachusetts supreme court puts a strong restraint on arbitrary rate making. The 1937 schedule of rates promulgated by Mr. DeCelles is annulled by the court. The suit was filed by 42 insurance companies.

The court draws a strong difference between arbitrary rates and those made on proper evidence in a hearing prescribed by law. The 1937 rates were made by the commissioner on evidence alleged to have been found outside of a public hearing.

The decision orders that a new hearing be held, but of course 1937 is practically gone and there are no indications of practical relief for the companies in 1937. Hearing on the 1938 rates began Monday.

Court Can Review Evidence

Commissioner DeCelles, in a public statement, said a new hearing on the 1937 rates would be held within two weeks at which time the omission cited by the supreme court would be corrected. There is nothing to prevent the commissioner from having introduced at the hearing the evidence on which he relied in ordering the reduction and then promulgating the same rates as were appealed from. However, the findings will then be subject to court review on the sufficiency of the evidence. No review can be completed in time to change the 1937 rates, but the legal situation is cleared for 1938 and succeeding years.

In reviewing the case the Massachusetts supreme court said:

Must Follow Judicial Methods

"The statute gave the right to a full hearing, and that conferred the privilege of introducing testimony, and at the same time imposed the duty of deciding in accordance with the facts proved. A finding without evidence is arbitrary and baseless. And if the (state) government's contention is correct it would mean . . . the commissioner could disregard all rules of evidence, and capriciously make findings by administrative fiat."

Thus while the 1937 rates are, for practical purposes, water over the dam the court's holding that rates must be made soundly, on sound evidence, is of vital importance.

The court said the words of section (CONTINUED ON PAGE 32)

Michigan Agents Back of An Aggressive Movement

State Association Is Buttressed by Strong and Influential Official Staff

Continuation of the aggressive program initiated and approved at the annual convention of the Michigan Association of Insurance Agents at Grand Rapids appears certain. Martin Mullally, Muskegon, the new president, has indicated both by word and deed that he is completely in harmony with the plan sponsored by retiring President J. M. Crosby, Jr., Grand Rapids, and there was no dissent from any sources in evidence at the meeting. It is expected that the appointment of a field secretary, authorized at the convention, will be announced soon. With this addition to its personnel, the association will undoubtedly drive forward toward its announced aims of increasing its membership, clearing mutuals from agencies and securing active support of business development activities, not only from organization fire companies, but also from unaffiliated stock fire companies and from stock casualty companies.

Will Raise \$7,500

With \$5,000 already pledged, the sum originally set as the minimum needed to support the enlarged activities, officers do not anticipate much difficulty in reaching the announced goal of \$7,500 for its sustaining fund. The new field secretary will give a great deal of attention to membership work and it is hoped that eventually he will be able to increase the membership to a point where the regular dues will pay the full expenses of the organization. The members, however, understand that the sustaining fund may be needed for a few years and voluntary contributions have been solicited and made on this basis.

The field secretary will undoubtedly live at Lansing, where he will follow the legislature while it is in session and act as liaison man with the insurance department. He will also be expected to supplement the office work of Secretary George Brown at Detroit by traveling the state extensively, being available not only for business development work, but also as an insurance speaker at lunch clubs and other business gatherings.

Mullally Capable Leader

Mr. Mullally, who is vice-president of the prominent Muskegon agency of Campeau, Mullally & Meier, not only has made a fine record in organization activities, but is respected as a capable insurance man. He has been prominent in the Michigan association for a number of years, serving two years as a member of the governing committee and one year as treasurer before being elected vice-president last year. He has also been active in the Muskegon local board, where he served two terms as president. During the past year he was chairman of the local board committee of the Michigan association. In this capacity, he was outspokenly in favor of local boards denying membership to offices in which mutuals are represented and is also in favor of a state-wide "in or out" rule, although he feels that it will be some time before such a rule will be practical.

One of the youngest state association presidents in the country, Mr. Crosby had the satisfaction of seeing his policies completely approved by the association at the time he laid down his office. He first came into national prominence by his efficient handling of arrangements at Grand Rapids during the National association convention in 1934. After heading the Grand Rapids local board, he became vice-president of the Michigan association. There was a strong sentiment at the convention in favor of drafting him for another term

Active in I. A. C.



D. C. GIBSON

D. C. Gibson, advertising manager of Maryland Casualty, was one of the important functionaries at the annual meeting of the Insurance Advertising Conference at Briar Cliff, New York. He was reelected to the executive committee and participated in the discussion of general magazine advertising. Mr. Gibson is doing some interesting work for his company.

Mr. Gibson spent ten years in newspaper work, three of them being as city editor of the Baltimore "Sun." While in the newspaper field he studied law at the University of Maryland and was admitted to the bar. After returning from the war he spent ten years in the advertising business and the last three have been with the Maryland Casualty. Mr. Gibson recalls the greatest thrill that he received when as a cub reporter, 18 years old, he was assigned to make a southern trip to cover the Baltimore "Crioles" in their spring training camp.

as president that he might carry his program to completion and he unquestionably would have been reelected had he chosen to accept. He remains a member of the board of governors and undoubtedly will continue to exert much influence in the association's enlarged activities.

Carter Behind Movement

That George W. Carter of Detroit is a popular and powerful figure in the Michigan association is a tribute both to Mr. Carter and the rank and file of the organization. On the one hand, a man controlling the insurance business that he does is often faced with jealousy, and on the other he will frequently not be inclined to lend his time and efforts to the betterment of agents as a whole. But in the case of George Carter and the Michigan association, neither proposition is true. His reports are always listened to attentively and greeted with enthusiasm, and there is always something of importance in his reports. He was a strong supporter of the plan to enlarge the budget and employ a field secretary and took an active part in soliciting contributions for the sustaining fund.

No state the size of Michigan has attempted a state-wide "in or out" rule and observers will follow it closely, when and if it is adopted. The resolution calling upon casualty companies to engage in work similar to that of the Business Development Office is interesting largely as an example of the aggressiveness of the Michigan association. There is no doubt but that agents generally have had more trouble with mutual competition on casualty lines, particularly automobile and compensation, than on fire lines. Individual agents throughout the country have long been

New York Department Is Now Checking Up on Reserves

Automobile Personal Injury Cases and Their Final Settlement Given Closer Scrutiny

NEW YORK—Representatives of the New York department have been carefully going over the records of casualty automobile companies, studying the formula followed by each in putting up reserves for bodily injury claims. This data will be examined in connection with figures filed by the carriers as a basis for rates for next year. Scant if any attention has been given property damage claims, these being easily determinable and in general promptly and finally settled. The nature and probable cost of personal injury claims, however, is an entirely different matter, and one upon which no exact formula can be applied. Judgment must necessarily be used, reserve estimates being carried year after year until each claim is eventually disposed of. Company accountants check the case reserves with settlements or the changing status of cases at frequent intervals, to learn whether the amounts set aside seem adequate or the reverse, making such changes as may be deemed necessary. Realizing the propriety of adequate reserves, company officials today are insisting upon setting up greater amounts than those estimated by their claim men, experience having made clear the folly of too close figuring.

Pacific Coast Bureau Office Is Now in Larger Quarters

SAN FRANCISCO—Offices of the National Bureau of Casualty & Surety Underwriters' Pacific Coast branch, the Pacific Coast Index Bureau and the Casualty & Surety Acquisition Cost Conference were moved to larger, more efficient quarters at 315 Montgomery street, R. E. Fay, manager National bureau and conference chairman, announced. Adjoining offices will be maintained by R. G. Moss, manager Pacific Coast office Association of Casualty & Surety Executives.

No official opening is to be held but officers and members of committees of other organizations were invited to inspect the offices, Sept. 27. A committee room is provided to accommodate various organization meetings.

Probe Fake Claim Racket

KANSAS CITY.—The Missouri supreme court's bar committee for the Kansas City circuit is investigating alleged participation of Kansas City lawyers in the fake claims racket recently exposed here. Two men and two women confessed several attempts to defraud insurance companies and others, and in their confessions implicated several lawyers and doctors.

Republic Mutual's Convention

The Republic Mutual of Columbus, O., will hold a convention there Sept. 24-25. About 250 are expected to attend and will take in the Ohio State-Texas Christian football game.

O'Brien Continues as Editor

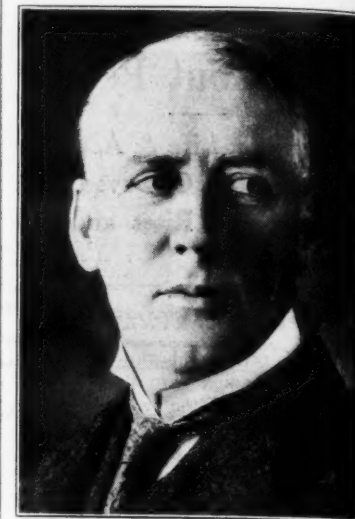
W. F. O'Brien, new secretary-treasurer New Jersey Association of Underwriters, will continue as editor-in-chief of the "New Jersey Agent," the monthly publication of the association.

aware of the need for aggressive business development work from the casualty companies. The Michigan association, however, has a habit of speaking its mind and a request coming from this body will undoubtedly be heard.

W. L. Mooney to Retire From Active Business

Has Long Been Factor in Casualty Department of Aetna Life—Now Visiting Europe

HARTFORD, CONN.—W. L. Mooney, vice-president Aetna Life and Aetna Casualty & Surety, who has gone on an extended trip to Europe, he being given a leave of absence, has decided to retire from active business and will not be a candidate for reelection to office at the annual meeting of the directors next



WILLIAM L. MOONEY

February. President M. B. Brainard made the announcement this week. Mr. Mooney will celebrate his 30th anniversary with the Aetna Life group, Oct. 1. He proposes to spend the next few years traveling. He has not been in good health and was off the reservation some time ago but returned to work after recuperating.

He served as general agent in eastern Pennsylvania for the old Union Casualty of St. Louis and then was elected assistant agency manager of the Philadelphia Casualty. He entered the employ of the Aetna Life, Oct. 1, 1907, then was chosen agency secretary and subsequently vice-president. He has been one of the most prominent executives at conventions, committee and bureau activities. He was outspoken but was always considered fair and judicial. In his own organization Mr. Mooney has been a popular official and when he was in good form he had tremendous driving force. He was born April 17, 1874, at Jersey City. Mr. and Mrs. Mooney reside in a charming rural place in West Hartford.

Another Check Casher in Swindling Game

There seems to be a plethora of check cashers that are imposing on insurance men. The General Insurers of St. Louis states that complaint has been made to it that "W. Martin Bates" or "William M. Bates" has called at the home offices of two companies that it represents, stating that he was connected with the agency, and in another declared that he was with the St. Louis Fire & Marine. He talked in a very intelligent and convincing way and his conversation was so plausible that checks were cashed. A check was drawn on a St. Louis bank and bounced back. There seems to be a systematic plan of operation on part of "Bates" and insurance people therefore should be on their guard against him or any other roving insurance man who cannot positively identify himself in a convincing way.

Bonds Used by Personal Finance Concerns Discussed

M. W. Lewis of the Towner Rating Bureau Comments on Requirements

FRENCH LICK SPRINGS, IND.—The forms of fidelity and surety bonds applicable to finance companies were outlined in a paper prepared by M. W. Lewis, assistant manager, Towner Rating Bureau, New York City, at the meeting of the American Association of Personal Finance Companies. He gave particular attention to the statutory bonds required of finance companies, pointing out that the uniform small loan law is reasonable in its bonding requirements and its passage enables surety companies to write qualifying bonds for finance companies at lower rates than usually must be charged where other laws are in effect.

One of the greatest advantages of bonds under the uniform small loan law, Mr. Lewis declared, is that only the state administrative officer who has charge of finance companies may bring suit. A number of states not having this law provide that third parties may have a direct right of action and frequently this right is so broad that "strike" suits occur regularly. Rates for these bonds must necessarily be higher. He stated that the Towner Rating Bureau will gladly cooperate with finance companies in endeavoring to make state bond requirements uniform.

Recommends Blanket Position Form

Mr. Lewis outlined the different forms of individual, schedule and blanket fidelity bonds, stating that in his opinion the blanket position bond is the most practical form for personal finance companies. He urged the members to discuss their insurance and bonding problems freely with their local agents and brokers.

Other coverages discussed by Mr. Lewis were forgery bonds, the new broad insuring clause of which he praised, court bonds required in attachment and replevin actions, and burglary and robbery insurance.

Hicks-Brady Serve Kentucky for American Casualty

The Hicks-Brady Company of Nashville, who have been Tennessee general agents for American Casualty of Reading, Pa., will act in the same capacity for Kentucky, now that the company has entered that state. Practically all lines of casualty insurance will be handled in Kentucky. American Casualty plan of classifying all makes of car as "W" will be used. American Casualty service and identification cards, containing an authorization for bail bond service, will be available. Collateral is not necessary for a bond required because of an auto accident or violation of traffic laws.

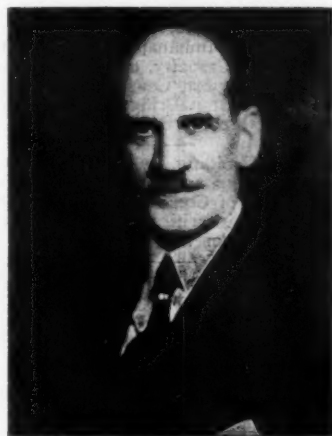
Heads Burglary Division

Under a reorganization of the burglary departments of the Royal Indemnity and Eagle Indemnity, J. A. Magovern, who has been with the department for a number of years, will succeed E. G. Bogart, retired, as superintendent. He will be assisted by R. E. Citroen, formerly with the National Bureau of Casualty & Surety Underwriters, and by Miss C. Owens, for several years with the department.

F. P. Bland to Pittsburgh

Frank P. Bland, son of R. Howard Bland, chairman of the board of the United States Fidelity & Guaranty, has been transferred from the Baltimore office to become city supervisor in Pittsburgh.

Golden Jubilee



R. J. MACLELLAN, Chattanooga, Tenn.

President R. J. MacLellan of the Provident Life & Accident of Chattanooga was the head and front in the celebration of the 50th anniversary of the company at Lookout Mountain Hotel last week. He and his father served the company for 45 continuous years.

National Surety Head Advocates Joint Effort to "Stabilize" Commissions

Vincent Cullen, president of the National Surety, advocates, in a treatise published in pamphlet form by his company, the establishment of a permanent conference of casualty-surety executives and agents for the stabilization of commissions.

The producer, he contends, should have something to say about the commission scale. The joint committee, he suggests, could study and analyze all factors entering into the commission situation. They would be in a position, he suggests, to settle any problems arising after intelligent and thorough discussion. Commissions then could be adjusted to the satisfaction of all concerned and misunderstanding could be eliminated.

Agents, according to Mr. Cullen, are fair-minded and realize that commissions that are too high are dangerous for the business. Likewise home office expenses that are too high are dangerous. Agents realize there must be a fair profit for stockholders and a substantial amount of the premium dollar left with which to pay losses.

Mr. Cullen states that he will help bring about the appointment of a permanent committee. "I am sincerely anxious," he states, "to see that the agents have something to say about the adjustment of commissions, which means their livelihood, and with proper cooperation I shall do everything in my power to bring it about."

In leading up to his suggestion Mr. Cullen voices apprehension because of the tendency of agents to represent participating companies, cut rate institutions and unlicensed underwriters (presumably Mr. Cullen here refers to London Lloyds).

Agents who represent institutions of this kind, he said, unintentionally are harming the agency system as a whole. "It has never been quite clear to me," he said, "just why the agents of this country would represent any but the old line stock companies with whom they have been affiliated for so many years."

Some agents cooperate with unorthodox institutions and create a new type of competition. Then other agents patronize the same market for defensive purposes.

Proper cooperation, he suggests, will defeat these attacks against the American agency system.

Compensation Payments in Increase, Says Bulletin

The U. S. Chamber of Commerce insurance department has gotten out a special bulletin giving some insurance facts for policyholders and pointing out the tendencies in workmen's compensation. The chamber has long been on record as favoring the principle of compensation for workmen injured in the course of their employment. The tendency has been to widen the scope of workmen's compensation laws to include all employment but domestic servants, agricultural and casual workers. Even these can be covered by the employer voluntarily electing to come under the compensation law. Such limits the employer's liability to compensation provisions and thus he avoids common law liability.

The bulletin says that the tendency has been to extend the employments which are included and to increase the payments which are made. Among the outstanding events in recent years was the passage of workmen's compensation laws in Florida and South Carolina in 1935. The Florida act covers all private employers having more than three employees with a few exceptions and the South Carolina act extends the benefits to private employers with more than 15 employees.

Increase in Benefits

Amendments passed during the period of 1933 to 1936 show an increase of 15 percent of benefits in Alabama, 10 percent in Alaska, 2.6 in Massachusetts, 1.8 in New York, 34.7 in Rhode Island and 6.2 in Wisconsin. The Nebraska amendment reduced compensation costs about 1 percent.

Most compensation acts compensate only accidents and exclude occupational diseases. There are some states that cover specified occupational diseases and in a few broad application is given to the compensation act by covering all accidents or disease "arising out of and in the course of employment." In the latter case the U. S. Chamber says there is always the danger that the compensation laws may be made a cloak for claims that constitute an unwarranted charge on industry. During the years of 1931 to 1936 death benefits were increased in 16 states and one territory and decreased in two states. There are some states which have no limit as to the period covered or the amount payable for temporary total disability. Waiting period provisions have been liberalized not only in the reduction of the period during which money compensation is not payable but in provisions making compensation retroactive to the date of injury, that is, to cover the waiting period if disability lasts longer than a certain period. During the period from 1931 to 1936 inclusive, 11 states increased medical benefits.

Occupational Diseases

During recent years, the bulletin says, there has been a tendency toward bringing occupational diseases under the compensation law in those jurisdictions where such diseases did not previously come under the law and also to liberalize the provisions with respect to occupational diseases in those jurisdictions where such diseases have been under the law. Compensation for silicosis and other dust diseases of the lungs presents a very serious problem, the bulletin says. This is the matter of accrued liability for the physical condition of lungs that has been created by many years' exposure to dust.

The bulletin says that it is estimated that the direct cost of claims, medical service and hospitalization arising out of industrial accidents is between \$600,000,000 and \$1,000,000,000 a year. The records show that the average cost of workmen's compensation payments for

every \$100 of payroll has increased substantially in recent years.

Two causes cited as contributing to this result have been mechanization of industry and liberalization of compensation systems. The bulletin says that under the well marked tendency to extend the field covered by compensation laws the awards are being made for death and disability claimed to have been brought about by trifling occupational accidents; likewise for disputed cases of nerve shock and fright and injuries having only a remote connection with the employment. Claims have been presented for compensation as a means of obtaining relief for the wage loss. The depression years have seen increasing instances in which unemployed persons have sought to reopen old compensation cases and convert them into unemployment benefits.

A number of industrial concerns have reduced their accidents as much as 75 percent and some even 90 percent. The causes that produce accidents have turned out to be the same causes that produce inefficiency. An important part of the accident prevention program, the bulletin says, is the training of new men not familiar with the hazards of the job or often ignorant of the dangers they face.

Davis in Pacific Northwest

E. A. Davis, vice-president in charge of the Central Surety's new Pacific department at San Francisco, is in the Pacific northwest, making plans for the company's future operations. Mr. Davis was at one time Pacific northwest manager for the Globe Indemnity, later joining Swett & Crawford, leaving that organization in May to take his present post.

Insurance Attorney Killed

H. D. Bailey of Syracuse, long prominent as a trial lawyer for casualty companies, was killed in an automobile accident near Minneapolis.

Vermont Speaker



COL. H. P. DUNHAM

Col. H. P. Dunham, vice-president American Surety and New York Casualty, was one of the chief speakers this week at the annual meeting of the Vermont Association of Insurance Agents at Basin Harbor. He has made a number of addresses before local agents and can be counted on to give excellent advice.

CASUALTY PERSONALS

F. J. Grennan, head of the automobile department in the Chicago office of Ocean Accident, has completed 25 years in the service of his company. He was presented by his associates with a desk set and he found a bouquet of flowers on his desk that day. He went with Ocean Accident as an office boy. His judgment is relied upon in automobile matters.

Sept. 12 was the 25th anniversary of the founding of the **Michigan Mutual Liability** of Detroit. It started in what is now the Transportation building there with 11 policyholders. It now has a sales staff of more than 600. It owns its home office building on Madison avenue and John R. street. It has 25 branches in Michigan, Ohio and Indiana. It announces that its total premiums are showing an increase of over

21 percent. It maintains its own industrial hospital. It recently acquired property adjoining its head office and the two story brick building has been remodeled for the engineering and sales departments. The engineering department has an occupational disease laboratory. **Walter E. Otto**, who was its secretary and treasurer for a number of years, is now president.

Edward Lynch, vice-president of the National Protective of Kansas City, died there.

R. E. Kenyon, Jr., vice-president of Chicago Lloyds, and **Doris Bokum King** are to be married this week in Winnetka, Ill. Mrs. King is a daughter of the late **Norris Bokum**, who was one of the prominent life insurance general

agents in Chicago, representing Massachusetts Mutual. The couple's wedding trip will be to the Seignior Club in Canada.

Harry L. Ross, 32, supervisor of claims in the Indianapolis office of the Metropolitan Casualty, died there. Burial was at Bridgeport, Conn. He was transferred there from Bridgeport only three months before his death.

B. H. Conkling, who retired some years ago as a member of the general agency firm of Conkling, Price & Webb in Chicago, is critically ill. He is the sole survivor of that famous firm.

Paul G. Garey, head of the accident and health department of the Commercial Casualty and Metropolitan Casualty, is on a western trip and visited the Chicago office this week.

Assistant Illinois State Insurance Director **Roy L. Davis** of Illinois will

speaking at a luncheon Oct. 28 at the Sunnyside Country Club, Freeport, Ill., at the agency gathering of the Freeport Casualty.

ACCIDENT-HEALTH

Millea Chosen President of International Claim Association at Meeting

E. D. Millea of the Equitable Life of New York was elected president of the International Claim Association at its annual meeting in Swampscott, Mass. Other officers are as follows: Vice-president, **Herbert Adam**, Penn Mutual Life; secretary, **Louis L. Graham**, Business Men's Assurance; treasurer, **F. L. Templeman**, Maryland Casualty; executive committee, **R. V. Hatcher**, Atlantic Life, chairman; **A. G. Fankhauser**, Continental Casualty; **R. K. Metcalf**, Connecticut General Life; **D. R. MacKenzie**, Manufacturers Life, Toronto, and **A. F. Jaques**, Prudential.

Chicago Association Sets Objectives for the Year

The Chicago Accident & Health Association at its first fall meeting Tuesday, with President **C. N. Dubach**, Hartford Accident, in the chair, decided to concentrate on four major activities for the coming season. These will include an accident and health sales congress, to be held some time late in the fall; the annual stag party in January or February, the Accident & Health Week breakfast, and a special event to be held in June, just before the conclusion of the season's work.

Following extensive discussion of the plans to be followed in connection with the association's meetings this year, it was decided that the general meetings will be held but once a month. Informal weekly luncheons will be continued, however, for discussion of any problems that may be brought up. It was suggested that an educational program be staged every other month, with probably a membership session, devoted primarily to the new members of the organization, for the alternate month.

The executive committee will meet shortly and outline a schedule of activities covering the entire year, with definite dates and subjects so far as possible, to be presented at the next general meeting, which will be held Oct. 12.

Held to Be Accidental

An overdose of barbitol, taken by the assured in ignorance that the amount he was taking was a lethal dose, and which caused his death, is death by accidental means under the double indemnity clause, according to the Kansas supreme court in *Spence et al. vs. Equitable Society*.

Travelers Group Claims

For the first six months the Travelers paid 4,246 claims under group life policies for a total of \$7,208,019, which is at the rate of 8,492 claims for the full year in the amount of \$14,416,039 or an increase of 15 percent. Under group accident and sickness policies the claims numbered 30,540.

Group A. & H. Meet Postponed

TORONTO.—Due to illness of members, the meeting of the sub-committee on group insurance of the accident and health committee of the National Association of Insurance Commissioners, which was to have been held here last week, has been postponed. Superintendent **McNairn** of Ontario is chairman of the sub-committee, the purpose of which is to arrive at a definition of group accident and sickness. Oct. 20-21 have

THE SIGN OF GOOD CASUALTY INSURANCE



automobile
boiler
burglary
credit
elevator
engine
liability
machinery
plate glass
compensation
accident
health—
insurance

LONDON
GUARANTEE & ACCIDENT CO. LTD.

U. S. BRANCH, 55 FIFTH AVENUE, NEW YORK, N. Y.

The **REINSURANCE CORPORATION** **OF NEW YORK**

Offers facilities which permit stock fire insurance companies to maintain their net liabilities at a conservative maximum in the event of catastrophe.

Excess of loss reinsurance of the following classes:

**AUTOMOBILE
FIRE
TORNADO
HAIL**

**EARTHQUAKE
SUPPLEMENTAL COVERS
TRANSPORTATION
GENERAL COVER**

**and all other lines, except ocean marine,
written by the stock fire insurance companies.**

Participating treaties and facultative covers of the following classes:

**FINE ARTS
JEWELRY FLOATERS
PERSONAL EFFECTS
TRANSPORTATION**

**MOTOR TRUCK CARGO
PERSONAL FURS
PERSONAL PROPERTY
INLAND WATER-BORNE HULLS**

**and cargo and all other classes of inland marine
risks written by the stock fire insurance companies.**

Sole Underwriting Manager

THE EXCESS MANAGEMENT CORPORATION

116 JOHN STREET, NEW YORK, N. Y.

Inquiries from all duly licensed brokers and agents invited

been set as tentative dates for the postponed meeting.

Federal Life Quits Minnesota

The Federal Life has withdrawn from Minnesota. The action followed a disagreement with the Minnesota department over the status of non-cancellable policies. In its last annual statement the Federal Life reported \$1,096,362 ordinary life and \$187,000 group in force in Minnesota. Its accident and health premiums in the state last year were \$35,729.

Admits Unauthorized Practice

ST. LOUIS.—In a stipulation filed with Circuit Judge Kirkwood, the Atlas Motorists' Alliance admitted that it had engaged in the unauthorized practice of law, as charged in a suit filed by the St. Louis Bar Association's committee on unauthorized practice of law. The suit was directed also against the affiliated Atlas Automobile Assurance Association. The stipulation stated that the alliance has already taken over the business of the assurance association, and it agrees in the future to refrain from the practices complained of.

The Arkansas department has licensed the **Arex Indemnity**.

WORKMEN'S COMPENSATION

Two Interesting Decisions

Illinois Supreme Court Passes on Some Points of Interest to Workmen's Compensation Writers

The supreme court of Illinois, in the case of Boyer Chemical Laboratory vs. Industrial Commission, laid down the rule that an employee who incidentally transacts some business while primarily on a vacation trip is not in the course of his employment and consequently he and his dependents are not entitled to compensation should he be injured under the circumstances.

In this case, Stone, the deceased employee, was sales manager for the Boyer Chemical Laboratory. He and his wife went on a vacation trip to Louisville taking no samples with him. While in Louisville he talked to a druggist who was also a personal friend of his about business and told the druggist that he was going to Indianapolis to make some calls. He was killed in a railroad crossing accident while on the way. The Industrial Commission awarded compensa-

tion and this award was affirmed by the circuit court.

The supreme court reversed the award of the Industrial Commission, stating that the test of whether a trip is a pleasure or business one is its primary purpose. If the work is only incidental, and had no part in creating the necessity for travel and if the journey would have gone forward had the business errand been dropped, and would have been cancelled on failure of the private purpose, although the business errand were not done, the travel is then personal and the risk is personal.

Covers All Employees

The Illinois doctrine that a compensation policy covers all employees of the assured, even though they are in a business or enterprise separate and distinct from the one recited in the policy, was upheld by the Illinois supreme court in the case of Western & Southern Indemnity vs. Industrial Commission. In this case, Guthmann operated a garage and carried compensation insurance on this business. Unknown to the company, he also owned and operated a business building several miles from the garage. The janitor in this building was killed during the course of his employment and compensation was awarded his widow and children by the Industrial Commission. The award was upheld by lower courts and on appeal by the supreme court.

The court refused to consider the contention of the insurance company that the section of the compensation act providing the policy shall cover all employees was unconstitutional, holding that the contract covering the employees of Guthmann at the garage and "elsewhere in Illinois" was sufficiently broad to include the janitor. Justices Shaw and Wilson dissented.

The decision is cited by insurance lawyers as an argument for careful wording in compensation policies.

Michigan's New O. D. Law Criticised at State Bar Meet

ANN ARBOR, MICH.—The occupational disease law enacted by the Michigan legislature this year is composed of a number of conflicting and poorly-defined provisions, very difficult to administer without raising many legal controversies and is of doubtful constitutionality, A. E. Meder and L. J. Carey, of Detroit, told the insurance section of the State Bar of Michigan at a meeting here.

State Senator D. H. Brake declared that the unworkable condition of the act was due largely to the pro-labor views of the committee members who drafted it, together with the lack of legal talent on the committee. He advised the bar association to see that a different type of committee is appointed to prepare the necessary revisions in the act.

The acts of the 1937 legislature that are of interest to insurance attorneys and insurance companies were reviewed in detail under the chairmanship of H. P. Orr, Detroit, who heads the insurance section. Dr. C. P. McCord, Detroit department of health, reviewed the development of industrial accidents and diseases. The number of occupational disease cases is much more limited than is commonly supposed, he declared. With present methods of prevention of accidents and diseases it is not likely that there will be more than 2,000 cases of occupational disease in any one year.

PAYROLL AUDITOR

Possessing considerable insurance experience available for new position. University graduate, single, willing to travel. Broad field experience with large Hartford, Conn. Company covering all liability lines subject to audit. Excellent references. ADDRESS G-45, NATIONAL UNDERWRITER

in Michigan, with about 1,200 a more likely figure, of which 700 will be skin diseases, he held.

Among the points emphasized in Mr. Meder's paper was the contention that the medical section of the new act shuts off the opportunity of either the employer or employee to question the medical board at any hearing. The medical commission of three doctors which is to be created in disputed cases prepares a report which is "final and conclusive" when signed by two of the members. He said no chance of cross examination of the medical examiners is permitted nor is any opportunity given for either side to put in any medical testimony on the matter over which the medical board has jurisdiction.

Other omissions listed were: lack of provision for the employer and employee to have his physician present at the examination; lack of provision for a history of the case to be submitted to the medical board; lack of provision for giving employer or employee a voice in choosing the board, and lack of specific qualifications for these examiners.

Classify Oklahoma Truckers

OKLAHOMA CITY.—The Oklahoma Insurance Board has approved separate classifications and rates for different branches of the trucking industry in Oklahoma, for workmen's compensation and employers liability insurance. Trucking risks were divided into three classes: Common carriers and haulers of special commodities, with a rate of \$10 per \$100; trucks that haul oil field equipment, which took a rate of \$20 per \$100; and truck risks not otherwise classified, for which the rate remained unchanged at \$13.92 per \$100.

Discuss "Uninsurable Risks"

SAN FRANCISCO.—Officials of compensation writing companies in California have been holding a series of informal meetings to discuss disposal and methods of handling so-called uninsurable risks. Sitting in on these meetings have been officials of the California state fund. No official announcement as to plans has been made and it is understood that further meetings are to be held.

Oklahoma Fund Report

OKLAHOMA CITY.—In a detailed financial statement prepared by William Huddleston, manager, assets of the Oklahoma state fund are shown as \$401,483 and surplus at \$124,537. Assets include \$321,815 cash and \$75,428 cash assets. Liabilities include \$151,111 for awards payable and reserve for claims and a guaranty deposit of \$125,834.

CHANGES

Donaghue to Detroit

Joseph Donaghue, who has been with the Chicago branch of the Commercial Casualty and Metropolitan Casualty, has joined the Detroit branch under Manager H. J. Jeffrey as special agent in Michigan. He succeeds W. O. Hildebrand, who resigned to join the Smith, Easton & Quick agency in Muskegon.

C. S. Lumley in San Antonio

C. S. Lumley has been transferred by United States Fidelity & Guaranty to San Antonio as special agent for Texas. He has been traveling in Tennessee. At one time he was agency supervisor in Texas for U. S. F. & G. Then he went with Employers Liability in Texas but returned to U. S. F. & G. in Tennessee.

A. G. D'Angelo Is Special

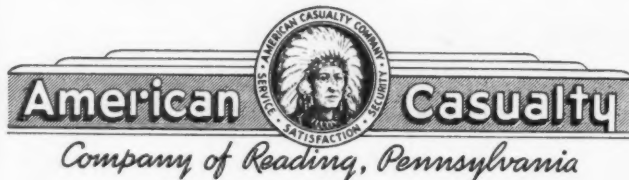
BOSTON.—The New England branch of the New Amsterdam Casualty has appointed A. G. D'Angelo special agent for accident, health and burglary. He has been assistant cashier. He was

Bail Bond Service

The American Casualty Company Agent sells more than just a policy—he provides his client with service—not abstract but definite and concrete such as BAIL BOND SERVICE.

Our Identification and Service Card has signed authorization for any representative of one of the country's largest bonding companies to issue promptly, and without requiring collateral, Bail Bonds and Release of Attachment Bonds. Few companies offer this with their policies—the American Casualty does for they believe in fully providing for the policyholder.

If you would like a copy of this Service Card or any other information on this progressive, "good to represent" multiple line company write us—no obligation of course.



"Pennsylvania's Oldest Multiple Line Casualty Company"

a broker for four years before going with the New Amsterdam Casualty.

Seehafer to La Crosse

E. A. Seehafer, special agent for the Farmers Mutual Automobile of Madison, Wis., has been assigned to La Crosse, Wis., in charge of the western division.

Munn to Bituminous Casualty

Don M. Munn, inspector in the Mountain States Compensation Rating Bureau, Denver, will join the statistical department of the Bituminous Casualty Oct. 1.

SURETY

Plan First Surety Course

Philadelphia Association and Insurance Society Join in Effort—Rewards for Students

PHILADELPHIA.—The Surety Underwriters Association of Philadelphia is cooperating with the Insurance Society of Philadelphia to present this winter the first educational surety course in the city's history. The course, which will run from Nov. 1 until April 1, will be presented in the auditorium of the Fire Association group in the Irvin building every Monday evening.

The course is being supported by the companies, many of which are offering to return half of the tuition fee to all employees graduating from the course and all of the fee to all finishing among the first third in the class. An enrollment of at least 100 is expected by Howard W. Newnam, Jr., Indemnity of North America, chairman of the association's educational committee. Newnam said that if the course is successful, the second part would be presented next year.

Other members of the committee are J. H. Williams, Hutchinson, Rivinus & Co., vice-chairman; F. X. Connolly, manager F. & D.; F. W. Hughes, Standard Accident, and F. W. Moore, Hartford Accident.

Leading surety men throughout the east have been secured as lecturers for the course.

Kansas City Fidelity Drive Is Explained by W. R. Evans

WICHITA.—The fidelity insurance development campaign of the Greater Kansas City Casualty & Surety Underwriters Association was outlined to the Wichita Insurers by W. R. Evans, manager American Surety, at the September meeting. The Wichita talk was one of the first of the campaign in Kansas and western Missouri through the cooperative efforts of 16 major casualty companies. The general chairman is Baxter Brown, manager Fidelity & Deposit.

Modeled somewhat after a similar campaign conducted in New York last year, the Kansas City campaign office in Kansas City will mail over 5,000 letters and circulars to prospective buyers in some 300 cities around Oct. 1. On the same date some 1,900 agents will receive letters, circulars and copies of the letters sent prospects. Three or possibly four additional mailings are to go out at three or four week intervals, the final some time after the first of the year.

In the meantime speakers will explain the program to agents' association meetings. Speakers will appear at both the Kansas and Missouri association meetings this fall. Spencer Welton, vice-president Massachusetts Bonding, is on the Kansas program.

Rate of 1 Percent Is Fixed

NEW YORK.—The United States maritime commission awarded to Simpson, Spence & Young, representing

British interests, 10 of the 15 obsolete government vessels advertised for sale, with the stipulation that they be dismantled and scrapped within 12 months. A condition of the award is that a performance bond for \$50,000 be furnished as to each vessel. Premium rate on the bond was fixed by the Towner Rating Bureau at 1 percent for the penalty.

Bonds for New Shipbuilding

NEW YORK.—Bids for the construction of a cabin and cargo vessel for the United States Lines Co. were opened by the United States maritime commission at Washington. The Newport News Shipbuilding & Dry Dock Com-

pany quoted \$17,500,000 on a fixed price basis; the New York Ship Building Co., Camden, named \$21,308,000 and Bethlehem Shipbuilding Co., New York, \$21,947,000. A performance bond, plus payment bond and maintenance bond, will be required of the concern receiving the award. The rate for the bond, as determined by the Towner Rating Bureau, is \$3 per thousand on the contract price for the term.

Hold Community Safety Rally

SAN FRANCISCO.—Stephen Malatesta, president Insurance Brokers Exchange of San Francisco, was chairman of a community safety meeting the

evening of Sept. 22 under the auspices of the San Francisco chapter American Society of Safety Engineers. General theme will be "The Official's Viewpoint in the Advancement of Community Safety" with A. J. Cleary, chief administrative officer of San Francisco, as chairman and other city officials, including Coroner Leland, Dr. J. C. Geiger, health officer, Capt. Charles Goff of the police department and Fire Chief Brennan as speakers. The Aetna Casualty safety film, "The Truck and the Driver," was shown.

The Peerless Casualty has been licensed in Illinois.



PIRATES OF TODAY ARE DISHONEST EMPLOYEES. THEIR PLUNDER FROM AMERICAN BUSINESS INSTITUTIONS EXCEEDS \$200,000,000 ANNUALLY.

CENTRAL SURETY AND INSURANCE CORPORATION

KANSAS CITY, MO.

DENNIS HUDSON, President

CAPITAL
\$1,000,000.00

SURPLUS
\$1,200,097.40

LIABILITIES EXCEPT CAPITAL
\$3,539,799.02

ADMITTED ASSETS
\$5,739,896.42

As at June 30, 1937

CASUALTY ASSOCIATION NEWS

Must Revise Burglary Forms

R. L. Mannon Also Urges Advertising Campaign for That Line in San Francisco Talk

SAN FRANCISCO—If burglary writers are going to recoup the heavy premium income losses suffered between 1930 and 1936, and stem the increasing competition of marine departments and mutuals, they must revise residence burglary forms and carry on a consistent advertising campaign to the public.

R. L. Mannon, underwriter for the Fireman's Fund Indemnity and recognized as one of the best informed burglary men in the west, so declared in addressing a meeting of the San Francisco Casualty Underwriters Club.

He suggested that a nation-wide advertising campaign could be conducted successfully, with the National Bureau of Casualty & Surety Underwriters serving as the clearing house for the companies. Coupled with the campaign he suggests closer cooperation with all law enforcement agencies and allied as-

sociations interested in law enforcement; a simplified residence policy which will attract the "middle-income market;" broadening of policy forms and more effort at education of personnel of burglary underwriters.

He also contested the claims of marine underwriters that their business was the oldest in the world and also their claims for the right to issue burglary insurance policies under the guise of "all-risks."

Much of the loss of income in the past six years, aside from that resulting from depression causes, was due to the lack of efficient sales methods and effective educational effort by those who sold the business, he said.

Folnie Chicago Speaker

Opening the winter series, the Casualty Underwriters Association of Chicago will hold a luncheon Sept. 29 in the Yankee room of the Eitel restaurant in the Field building at 12:30. R. J. Folnie of the legal firm which represents the Western Underwriters Association will speak on the effect of the

new code. Members and their friends are invited.

Oklahoma Meeting Deferred

The opening of the season for the Surety & Casualty Association of Oklahoma, announced for Sept. 13, has been postponed to Oct. 11.

Hits Hush Policy on Parleys

(CONTINUED FROM PAGE 4)

companies is much better than with the casualty institutions. It is impossible, he said, for the National association to get cooperation from the Washington representatives of casualty-surety companies in federal matters.

Casualty Conferences Futile

Casualty executives have been willing to confer, he said, but most of the conferences have been futile.

In referring to the St. Louis controversy, Mr. Liscomb stated:

"All of us are watching with interest the situation in the city of St. Louis, where there is sharp disagreement on what the St. Louis Board of Underwriters has termed 'chain store' operations. It is, of course, a condition peculiar to St. Louis at the moment, but the fact that it can happen in one locality indicates that it might break out elsewhere."

Bennett Attacks Agency Contract

(CONTINUED FROM PAGE 3)

President P. L. Haid of the Insurance Executives Association will call a joint conference with National Association of Insurance Agents representatives.

A suggested form of contract for fire general agencies in relation to the social security act is now being considered by federal authorities. Its sponsors anticipate it will prove acceptable although no reactions have been expressed by federal officials.

The law committee of the Association of Casualty & Surety Executives has been studying the agency contract question for sometime and will further review the matter next week. Company officials think it will be virtually impossible for casualty companies to use a uniform agreement as methods of operation vary. It is probable that each company will draft a form of agency agreement to meet its particular situation.

Plate Glass Opportunities

Owing to the fact that plate glass coverage has been liberalized there are sales opportunities offered that agents did not have before. Under the new endorsement, frames in which the glass is set are covered. Furthermore the insurance company will pay the cost of

removing and replacing any fixtures or other obstructions found necessary in the replacement of the plates. The third feature is that the insurance company will pay the cost of boarding or installing temporary plates in case of unavoidable delay in replacing broken glass.

Many Executives At Hot Springs For Conference

(CONTINUED FROM PAGE 3)

ance and agency service; discussion of non-stock institutions featuring the Dawwalter formula and an open forum.

The purposes of the first series of meetings were to produce a better understanding of stock fire insurance and agency service, focus attention on Business Development material and establish a foundation of information and perfect machinery for execution of the second leg of the program. The second leg, Mr. Harding said, will be more specific and he expressed the hope it will "ring the cash register in a big way."

Convictions of stock people have been strengthened and morale improved, he asserted. Business no longer is going to competitors by default. The gage of battle has been carried to the competitors. Agents are now aggressively seeking non-stock risks instead of subconsciously avoiding those lines. A substantial amount of business has been captured. The principle of agency clearance has been promoted without controversy or mention of the subject. An aggressive and optimistic spirit replaces an attitude of defeatism and pessimism.

The committee intends to complete the first phase of the program in the six states that got a late start, to introduce the second phase, to resume publication of the stock company agency bulletin, to continue the efforts to improve and enlarge contacts with trade associations, university teachers of insurance and organizations of credit men. Mr. Harding strongly urged stock people to participate prominently in the activities of the credit men, lest the non-stock people dominate that relationship.

Cooperation with Boards

President Powrie's recommendation for cooperation with local boards being a controversial matter was referred to the committee on order of business.

The report of C. R. Street, vice-president Great American, as chairman committee on cooperation in loss adjustments referred to the fact that claims had been numerous for roof damage, but that hail losses were less severe than during 1936. He mentioned that several earthquake losses occurred in the middle west this year.

Memorials were adopted for W. C. Boorn, associate western general agent of the Hartford Fire, and Edward Milligan, president of Phoenix of Hartford. The governing committee was in ses-

Who'll Win the Coming Election?

We lay no claim to being political prophets, yet we can name the winning party at the coming elections:

No matter who wins or loses, the agent who sees all candidates early and obtains their promise to let him write their public official bonds will be the "winning party".

It isn't a bit too early. Many such promises are being made now.

Want to learn more about this profit making line? Your inquiry will receive prompt, courteous attention.

THE OHIO CASUALTY INSURANCE CO.

Home Office

Hamilton, Ohio

Automobile Accident
Burglary

Full Coverage Automobile
Liability
Fidelity and Surety Bonds

Plate Glass

RESPONSIBLE AGENTS and BROKERS

We Have Facilities for

Unusual forms of insurance including Dram Shop Liability—
Products Liability—Excess and Aggregate Compensation—

Over-age Accident—Open Stock Burglary—Building
Collapse—Liability—Fire—Comprehensive—Automobile & General B. I. & P. D.

Inquiries Invited

Richards & Melling, Ltd.

630 Dorchester St. West—Tel. Plateau 1776

Montreal, Canada

MONTREAL

LONDON, ENG.

sion Sunday and Monday. Much time was spent Monday afternoon in an inquiry regarding an agency situation in Indiana and several stiff fines were imposed.

The governing committee's report was not given until Wednesday morning. In the past that has been a Tuesday morning feature. Wednesday afternoon the committee on order of business, C. H. Smith, Hartford, chairman, held forth, to ponder recommendations of the governing committee and other controversial matters for submission to the Thursday morning session.

The Tuesday morning meeting adjourned after hearing the address of President A. F. Powrie, and several committee reports, so the members could reassemble to consider the plan for re-financing the Underwriters Salvage Company of Chicago. Wednesday morning consideration was given to the future policy of the Uniform Printing & Supply Co., G. H. Bell, National, being chairman of the committee. Barbour Gray, head of the printing concern, has been in Hot Springs getting his story to the members.

Tuesday noon the Chicago committee, S. M. Buck, Fireman's Fund, had a meeting. J. S. Glidden, manager Chicago Board, and C. M. Hayden, vice president Glens Falls and president Chicago Board, attended.

Tuesday evening the Subscribers Actuarial Committee was in session.

After hearing report of the governing committee Wednesday morning, members convened as a committee of whole for animated discussion of the Uniform Printing & Supply Company. About six resolutions were introduced on this subject and it was made a special order

of business for the first thing Thursday morning.

Among subjects the committee on order of business is pondering Wednesday afternoon is the appointment for special lines, such as auto and marine, of agents who represent no W. U. A. company for fire business. The problem is difficult because these specialty lines frequently are handled by companies and managements that are not identified with W. U. A. membership.

Another matter under consideration is regulation of field men who are compensated with an over-writing commission. Many feel these appointments should be treated in the same light and should be subject to the same regulations as general agents.

ANSWERS

Question. I have a client with a device which he wishes passed upon by the underwriters. The device is an electrical cooker or grill and the particular thing which he desires approved is the method of making the connection with the current and is a very simple device. Please let me know what procedure will have to be followed in presenting this matter and the costs of same.

Answer. You should confer with Underwriters Laboratories, 207 East Ohio street, Chicago. It has complete jurisdiction over everything of this kind.

Read "Casualty and Surety" Coverages by W. H. Bates. \$1.50. Order from National Underwriter.

CASUALTY INTERPRETATIONS GIVEN

Interesting decisions interpreting various phases of casualty insurance are constantly being handed down. While the comments below are from decided cases, it must be remembered that decisions in one jurisdiction may differ from decisions in another on the same points and that the decisions of the lower court may be reversed, says the Maryland Casualty.

Injured in a collision while riding in an automobile as the guest of a male friend, a young lady sued him for damages. While the case was pending they were married. The court held that she had made a tactical error—that the wife cannot maintain an action against her husband even if the case is started before marriage.—Massachusetts.

When a passenger is injured by stumbling on a ship's gangplank while embarking for a ship, the injury is at sea. An action for damages is subject to admiralty jurisdiction.—United States Supreme Court.

A salesman was injured while hunting pheasants in company with the son of a prospective customer whom he was visiting on his employer's business. Compensation was awarded on the grounds that the injury arose out of and in the course of employment.—Iowa.

Evidence indicated that the insured fell from his bed to the floor, injuring his head. This was the sole cause of death. The court held it does not matter that he fell because of sickness caused by over-eating, and that there is liability under a policy covering injuries effected through accidental means.—Georgia.

An automobile owner was injured while riding in the back seat of his own car, being driven with his permission and consent by another person. The owner sued the operator for negligence and got judgment. The court held he was entitled to collect the amount of judgment from his own insurance carrier.—Connecticut.

An insured motorist while driving

when drunk in specific violation of terms of his insurance policy, was involved in a collision for which a judgment for damages was obtained against him. The court held that the insurance carrier was not liable.—Michigan.

An assured, after closing time, locked the door of his store on the outside and was then confronted by armed robbers who forced him to unlock the safe, from which they took money and thereafter took money from the insured's person. Such taking of money from the insured's person was held to constitute "inside robbery."—Washington.

A traveler with a ticket, who attempted to jump aboard a train after it had moved away from a station, succeeded in reaching the lower step and grasping the hand rail. He was accidentally brushed off and killed. The court held that he was a passenger on a common carrier within meaning of a double indemnity clause of an accident policy.—United States Supreme Court.

Water is an "object." Consequently, when a moving automobile strikes water in motion, the impact constitutes a collision. This was decided in a case where an automobile was washed away by an overflowing river. The owner claimed redress under the collision clause in his insurance policy and the court sustained his claim.—Washington.

WANTED

Young man with experience as Special Agent in bonding lines to handle Western Pennsylvania territory for large multiple-line company. Nominal salary to start.
ADDRESS G-33, NATIONAL UNDERWRITER

AUDITORS WANTED

Auditors and inspectors. Must be high class. Good pay. Choice of territory. Apply in handwriting giving qualifications and references. Must have casualty experience. Old national audit company. Our men have been notified.
ADDRESS G-44, NATIONAL UNDERWRITER

EXCESS INSURANCE

An important factor for security and stability in all business enterprises. There are those catastrophes which supposedly can never happen but so frequently do. Whether a firm is a self-insurer or carries primary coverage, excess insurance is a necessary safeguard. Investigate our facilities for handling all types of excess insurance, **underwritten by prominent underwriters.**

R. N. CRAWFORD & Co.

INC.
INSURANCE EXCHANGE • CHICAGO TELEPHONE WABASH 2637

BITUMINOUS CASUALTY CORPORATION



H. H. CLEVELAND
President and
Chairman of the Board

R. D. COBURN
Executive Vice-President
J. E. ROLLINS
Vice-President

SINCE JULY 1, 1917, THIS ORGANIZATION HAS SPECIALIZED
IN THE WRITING OF WORKMEN'S COMPENSATION
INSURANCE

Public Liability and Property Damage
(Other than Automobile) Coverages
Are also Written

INQUIRIES ADDRESSED TO OUR NEAREST GENERAL AGENT
OR BRANCH OFFICE, ARE INVITED

Charles G. Baeder.....	Insurance Exchange Bldg.....	Chicago, Illinois
W. A. Schickedanz.....	10-A W. Washington.....	Bellefonte, Ill.
V. C. McDonald.....	Heyburn Bldg.....	Louisville, Ky.
Wm. P. Rollins.....	130 E. Washington Bldg.....	Indianapolis, Ind.
J. Carr.....	Insurance Exchange.....	Des Moines, Ia.
C. F. Crist & Co., Inc.....	Elmhurst Bldg.....	Kansas City, Mo.
Walsh Insurance Agency.....	Webb-Crawford Bldg.....	Birmingham, Ala.
Hicks-Brady Company.....	Harry Nichol Bldg.....	Nashville, Tenn.
R. A. Hease.....	721 Pierce Bldg.....	St. Louis, Mo.
T. H. Maenner, Inc.....	210 So. 19th St.....	Omaha, Nebraska
J. Austin Dilbeck Ins. Agency.....	Trust Company of Georgia Bldg.....	Atlanta, Ga.

HOME OFFICE, CLEVELAND BUILDING, ROCK ISLAND, ILLINOIS

Sizeup Is Given of Auto Situation In South

By W. M. CHRISTENSEN

The situation regarding the underwriting of automobiles in the south is far from satisfactory, but this section is free from certain problems to be found elsewhere.

While there has not been any general increase in P. L. and P. D. rates, the heavy and medium weight commercial cars have had about a 12 percent increase in rates. The lighter weight commercial cars have only had about a 5 percent increase. Losses have justified these increases. The increase in losses can be attributed to larger claims and jury verdicts.

Cooperatives Not Active

The mutuals and reciprocals have written comparatively little auto business in this section. The non-conference companies are not so active either but where they have made inroads it has been largely with fleets and dealers' policies.

Fire and theft is pretty well holding its

own but collision somewhat disappointing. The companies on the \$50 deductible collision policies experienced an 80 percent loss ratio in 1935. In 1936 the loss ratio was reduced to 73 percent with over 100 percent increase in premiums. But 73 percent is still much too high and hence the recent increase in collision rates. The Federal of New Jersey is writing a valued form and has entered many agencies through this policy. The Home writes considerable through its nation-wide finance accounts.

General Exchange Big Factor

The General Exchange is getting a large share by writing all General Motors' business.

The Universal Underwriters of Kansas City is the most active of the reciprocals, writing much fleet and dealer business.

The regular companies are selling most of the insurance in the rural sections as well as the large cities. Possibly

with the exception of Tennessee, Alabama and Florida the southern states are enjoying fairly good experience.

Auto clubs have not made any inroads. There is not a single auto club in the south that has insurance attachments of any kind. A year or two ago one started in Augusta, Ga., but was soon killed by the local agents there.

Collision Experience

Probably the most disappointing feature in auto underwriting is the collision experience. In less than two years the collision rates have increased on Fords, Chevrolets and Plymouths from \$9 in country territory and \$12 in five large cities to \$20 for the \$50 deductible form. It is the finance business that is largely responsible for this condition. They require the \$50 deductible form and it is the type of collision most widely carried even on privately owned cars not financed.

One large insurer about seven years ago inaugurated a bank finance plan for banks interested in the financing of auto purchases.

In 41 banks in several southern states the loss ratio on collision is less than

50 percent or about half of regular finance business on collision.

Theft recoveries are running about 90 percent.

A factor that causes higher loss ratios is the increase in costs of labor and repairs. This figure varies some but on an average companies are paying from \$1.25 to \$1.50 an hour for mechanics, body workers, etc. This is about 10 percent higher than formerly.

In Georgia, Florida and Alabama live stock on the roads constitutes a special hazard. Many travelers unaware of this hazard have been killed, badly injured and cars considerably damaged. The Florida experience is the worst.

Georgia has just put in a police patrol system.

The speed limit has been increased from 40 to 60 miles per hour. Nobody ever heeded the 40-mile limit because there was nobody to enforce it. There will be 100 patrol cars in the state and this together with the county-wide agitation against reckless driving should bring some improvement.

A definite trend towards the comprehensive auto policy that the fire companies offer is noted.

Work of the Insurance Library Is a Highly Important One

By CAROLINE I. FERRIS

Librarian Insurance Society of Philadelphia

The organization and development of special libraries in insurance is becoming an accepted fact and their usefulness to officials, salesmen and office employees is being put to the proof daily. The cost of equipping and maintaining an efficient library, with a competent staff, is considerable. For this reason, some companies, aware of its benefits in a general way but overlooking the finer details, collect all the books they can find around the company, put them in cases and call upon Mr. Johnny Q's secretary to take charge, in her odd moments, or when her employer is out of town. Sometimes, they go even farther and spend \$50 or \$100 for new books! This is quite all right as far as it goes, but it doesn't go far enough. Nor is it a library. It is a repository.

Work of Many Years

The work of organizing and building an efficient, alive and workable special library is the work of years. It is a highly specialized and full-time job. It requires the cooperation of all the officials of the companies. It requires a definite budget. The person entrusted with it should know and appreciate its value as an integral part of her company. She should be "library minded." She should be college trained. And she should have the background and technique given by a course in an accredited library school.

This does not mean that she must necessarily wear horn glasses and be shy and "mousey," as she has been portrayed in one or two moving picture films, recently. Leaders in the field of special library work today are vital, alive, progressive women, well groomed and well dressed. Librarians have passed out of the era of "mice," although the attributes of nibbling and burrowing may still be applied to them in some measure. They may also have a few of the qualities of squirrels when it comes to hoarding, and of elephants who never forget, but these qualities act in no way as a deterrent to their magnetism and vitality.

Librarian's Job Is Many Sided

Their job is many sided. It is a constructive job. It is one not of books, merely, but of pamphlet material, of periodicals, of statistical services, of legal services, ad infinitum. Material must be analyzed from every angle from which it applies to the business concern for whom they are working, and a catalog

must be built which will be as far as possible "fool-proof" against any reference questions asked. Librarians must know their material, must be able to go quickly to the proper sources of information which many times are not found in books and which sometimes may be found entirely outside their own organization library. Being unable to supply information wanted is, to a capable librarian, a tacit admission of failure in her job.

But to be able to do this, she must have proper equipment and proper help. It cannot be done without an expenditure of time and money, and of training and aptitude for the job.

Will Pay for Itself

A well-planned library will pay for itself. Officials will have at their fingertips, within call, information on business trends and conditions, statistics on all phases of their business, information on what competitors are doing, legal information, historical data on their companies, special services to their branch offices—the list is endless!

Suffice it to say that these special libraries, organized intelligently, are a good investment. They give individuals, as a group, that it would be impossible for those individuals to give themselves without a vast outlay of time and money. They lend prestige to the organization which sponsors and upholds them.

REJECTED RISKS

The use of a "zipper" for victims of surgical operations, where further operations are likely to be necessary, has often been suggested by columnists and other humorous writers, but it is now actually being used in such cases, according to an article in "Modern Hospital." The article points out the great possibilities through placing of a zipper so that an abdominal wound can be opened on several occasions following operations and malignant growths in the peritoneal cavity treated by x-ray.

Wife of assured left home at 5 p. m. in the car to look for their child. Later the child came home but nothing has been heard of the wife and the car.

AMICO



"The Friendly Company"

It's not just an everyday handshake that completes the deal as an AMICO representative signs up a new policyholder, but the binding of a strong relationship between representative and client which will last through renewal after renewal for years after the original expiration.

AMICO's efficient 24 hour nation-wide claim service has made thousands of friends among policyholders and claimants alike. Its depression proof security builds the type of confidence necessary for any lasting relationship of this kind. Add to this the economy it offers and you will readily see why the American Motorists is known as "The Friendly Company" and why it makes friends for its representatives, too.

Inquire about the advantages AMICO offers and what the AMICO franchise in your community may mean to you—there is no obligation whatsoever.

AMERICAN MOTORISTS INSURANCE COMPANY

JAMES S. KEMPER, PRESIDENT

HOME OFFICE . . . CHICAGO, U. S. A.

Fiftieth Jubilee Celebration Held

(CONTINUED FROM PAGE 21)

placing responsibility on them. In that way a hard hitting personnel has been established and there is cooperation up and down the line.

The Provident will increase its premiums this year \$1,000,000, the total item being \$7,500,000. As of July 1 the assets were \$8,991,435, accident and health claim reserve \$1,029,100, accident and health premium reserve \$835,453, life reserve \$4,407,115, capital \$1,000,000, contingent reserve \$657,499, net surplus \$800,000. Of its assets cash shows 9.3 percent; federal government bonds 8.3; state, county and municipals 7.7; railroad bonds 4.7; utilities 7.4; industrial and miscellaneous 7.1; preferred stocks 1.2; city mortgages 18.6; farm mortgages 4 of 1 percent; policy loans 10.2 percent; home office building 7 percent; real estate 3.4 percent. It is thus seen that the portfolio is very nicely balanced and there is a proper diversification.

Some Provident Features

The Provident is the second oldest southern company, the Life of Virginia being the senior. President Maclellan said that there are 37 older life companies in the country and nine older companies writing accident and health insurance. He stated that it ranks among the first nine companies writing accident and health insurance and it is the 89th so far as life insurance in force is concerned. The company has 2,000 agents. The president stated that it does not believe in indulging in cut rate operations nor is it plunging after volume. It seeks good business that can be readily and profitably assimilated.

Banquet a Brilliant Affair

The most brilliant occasion in the golden jubilee celebration was the banquet presided over by President Maclellan. At the head table were the chief officials, directors, special guests and their wives. Mr. Maclellan said that all through the history of the company its officials had endeavored to follow the golden rule. This was the principle laid down at the beginning and it has always been followed. He said that the company had passed successfully through four major economic depressions. The reserves, he stated, are soundly invested. There need never be any fear regarding the financial structure. In referring to the directors he said that since he had been president there had been no dissenting vote on any question that was decided by the board.

Commissioner J. M. McCormack of Tennessee brought greetings. C. S. Lake of Richmond, Va., assistant to the president of the Chesapeake & Ohio, was present and was introduced by Vice-president H. C. Conley.

The Provident Life & Accident has group accident and life policies on 15,000 employees of the C&O. Mr. Lake said that the railroad business was very hazardous at first. As a rule railroad men have an adventurous spirit. Their life leads more or less to improvidence. They follow a sort of irregular mode of living. C&O officials, he said, desired to alleviate this situation. It sought a plan to give as full protection as possible. On Nov. 1, 1932, it made a contract with the Provident. Up to date the company has paid \$1,500,000 in benefits. He said that the C&O employees are made insurance minded by this insurance set up.

Directors Introduced

A. W. Chambliss, justice of the Tennessee supreme court, a vice-president, introduced the directors and their wives. Judge Chambliss is a former mayor of Chattanooga and is a member of the executive and finance committees. It is interesting to know that out of the 10 directors, six are in "Who's Who," they being Judge Chambliss; S. L. Probasco, vice-president American Trust & Banking Co. of Chattanooga; T. R. Preston, president Hamilton National Bank of

Chattanooga, and former president American Bankers Association; Paul J. Kruesi, president Southern Ferro-Alloys Co. and former assistant Secretary of Commerce; W. E. Brock, president Brock Candy Company and former United States senator, and Jo C. Guild, president Tennessee Electric Power Company.

Strickland Gillilan, the humorist, gave a talk and at the close recited his famous poem, "Off Again—On Again—Gone Again Finnegan."

PROVIDENT BRIEFS

The Provident Life & Accident was organized first to **write group accident** for coal miners. That was 30 years ago and the question arises whether it originated group insurance or not. It solved the problem of writing this business profitably.

* * *

R. J. Maclellan was secretary of the Provident at the time of the death of his father in 1916. His father was killed in an automobile accident in Massachusetts while he was on his vacation at an advanced age. R. J. Maclellan then became president.

* * *

An unusual feature of the convention was an **extensive exhibit** by departments. A large money bag indicated that over \$12,000 daily is sent out to beneficiaries and policyholders. The railroad department display was a replica of the window display exhibited early in the year in a downtown window and brought out the fact that the company has insurance franchises on more than half of all the railroads of the nation. A picture gallery was donated by the railroads showing modern streamlined trains. The accident department featured a gigantic board which was covered by newspaper clippings of automobile accidents, there being 10,000 in all, contributed during the preceding two weeks by field men.

* * *

Watson Powell of Des Moines, formerly vice-president of the Southern Surety, then agency vice-president of the Provident Life & Accident which took over the accident business of the Southern Surety, who is now president of the American Republic, secretary National Benefit Assurance, and former president Health & Accident Underwriters Conference, was one of the distinguished guests.

* * *

The Provident is represented in some **general agencies** whose heads are well known. W. S. Keese of Chattanooga of the firm of Trotter, Boyd & Keese is president Tennessee Association of Insurance Agents, J. Gilbert Leigh, one of the first citizens of Little Rock, head of the general agency of L. B. Leigh & Co., is one of the prominent members of the American Association of Insurance General Agents and has served it in high official capacity.

* * *

The Provident has **700 active agents** under contract and has over 150,000 policyholders.

* * *

W. C. Cartinhour, vice-president, is a member of a Chattanooga syndicate that now owns the Lookout Mountain Hotel. It originally cost over \$1,000,000.

* * *

The Provident has **\$1.30 of assets** for every \$1 of liability.

* * *

The **accident and health premium income** last year was \$4,955,070.

* * *

The **Provident lends** in accident and health premiums in Alabama, Georgia, Kentucky, North Carolina, Tennessee, Virginia and West Virginia.

* * *

The Provident was one of the earliest companies to write a **special automobile policy**, a chief feature being that it is non-cancellable after being in effect two years.

In addition to the regular quarterly dividend of \$1.50 a share, the **Guarantee Co. of North America**, Montreal, has declared an extra of \$2.50.



BUILDING SOLD BY COURT ORDER

TO SATISFY JUDGMENT

Under Illinois Liquor Control Law.

Every owner of a building in which intoxicating beverages are served, may find himself in difficulties by reason of the **ILLINOIS LIQUOR CONTROL LAW**, unless he is protected with insurance.

The real estate and personal property of the building owner and tavern keeper may be sold to satisfy such judgment.

REMINDE YOUR CLIENTS OF THIS DRASTIC LAW

For particulars address

A. F. SHAW & COMPANY, INC.
Insurance Exchange CHICAGO WABash 1068

"Tailor-Made"
Public Liability Policies
Coverage For
Rare and Unusual Events

**ALL RISK
PUBLIC LIABILITY
INSURANCE**
Great Lakes Casualty Company
Detroit, Michigan

DIRECTORY CERTIFIED PUBLIC ACCOUNTANTS

ILLINOIS

S. ALEXANDER BELL & CO.

Certified Public Accountants

Specializing in Insurance Accounting,
Audits and Systems

10 South La Salle Street, Chicago, Illinois
Telephone: Central 3510

WINZER & CO.

CERTIFIED PUBLIC ACCOUNTANTS

Commercial Accounting

and Income Tax Counsel

Insurance Accounting

Fire, Casualty, Life

29 SOUTH LA SALLE STREET

CHICAGO, ILL.

Phone FRa. 6955

KANSAS

SPURRIER & WOOD

811 Beacon Building

Wichita, Kansas

Certified Public Accountants

Insurance Accounting

Fire, Casualty, Surety

SOUTH CAROLINA

GOODING AUDIT COMPANY

PUBLIC ACCOUNTANTS

Member American Society

Audits-Systems-Tax Service

COLUMBIA, S. C.

12 + 1

Subscribers to the Accident & Health Review get 12 monthly issues check full of ideas on how to make more money by selling accident and health insurance. In addition they get the big disability year book—all for only \$2. Mail your subscription now to The Accident & Health Review, 175 W. Jackson Blvd., Chicago, Ill.

We are writing an Excess Contract in connection with the Workmen's Compensation Retrospective Rating Plan to protect Assureds from the payment of additional premiums.

Inquiries are invited.

THE EXCESS INSURANCE COMPANY OF AMERICA

Executive Office:
99 JOHN STREET NEW YORK, N. Y.

Telephone:
BEckman 3-1147

De Celles' Rate Reduction Order Annulled

(CONTINUED FROM PAGE 21)

113 B empowering the commissioner to establish premium charges "after due hearing and investigation" do not authorize him to engage in an outside and independent research designed to elucidate new facts and to use the results thus obtained, without submitting them as evidence to the scrutiny of all parties in interest at the public hearing. The word "investigation" often connotes an inquiry according to judicial methods.

"Doubtless the commissioner must make some investigation in order to prepare the schedule to be incorporated in the notice of the hearing," said the court. "That schedule is tentative and is designed to direct the attention of interested parties to the subjects under inquiry and not to screen from discussion at the hearing the underlying basis for action already settled in his own mind but not disclosed in evidence. Without undertaking to limit unduly the scope of the word in this section, it is enough to say that it does not embrace and justify the conduct of the respondent here attacked."

Court Can Examine Proof

Apparently in the view of the court the object of the statutory hearing granted the companies is to put in formal evidence all the facts on which the commissioner relies in making his findings. If the statute "imposed the duty of deciding in accordance with the facts proved," it seems apparent from the decision that the court will correct "arbitrary and basis" findings. On this point the court said:

"It is provided by said 113B that the court shall have jurisdiction in equity to modify, amend, annul, or reverse any decision made by the commissioner at such hearing and to review all questions of law and fact involved. Without determining the scope of this jurisdiction it is plain that it cannot be exercised unless all the facts are presented in evidence before the commissioner to the end that there may be an understanding whether there is supporting proof for the order made by the commissioner."

Rates Must Be Made Fairly

Criticizing the 1937 order, the court remarked that the respondent (De Celles) "caused an examination to be made of the files and records of various companies doing business under the compulsory insurance law. There is nothing in the record to show what the

examiners did, or as to the dependability of any estimates made by them."

Referring to the failure of the commissioner to introduce at the public hearing the figures gathered by his own examiners, on which the full bench decision hung its findings, Chief Justice Rugg commented in the report: "But the irregularity of the respondent with respect to this hearing strikes at the vitals of fundamental rights."

The effect of the decision seems to be that a finding of rates must be made fairly, on evidence that has a sound bearing on the question.

The reduction ordered by commissioner DeCelles cost the companies this year about \$2,000,000 in premium income, according to estimates. In the new hearing which the commissioner intends to order on the 1937 rates it may be presumed that the unofficial evidence on which he acted will be formally introduced. In that event, however, the insurance companies will have a right to question it, and to introduce their own evidence on the same points.

Can Demand Right Procedure

While they may not get any money relief on the 1937 rates, they will have an opportunity to follow through and obtain a court ruling on the fairness of the rates as finally promulgated. Even if the same rate reduction is ordered after going through the technical forms that were omitted last year, the companies have a chance to establish that rates must be fairly made on sound and credible evidence.

The ruling came just in time to govern the hearing on the automobile liability rates for 1938, which began on Monday of this week.

Commissioner DeCelles in his public statement said the decision will have no effect on the hearing for the 1938 rates, but the companies will have the benefit of the ruling that the evidence on which the commissioner relies must be formally introduced, and in particular they will have the benefit of the decision giving them the right to question the evidence or introduce contrary evidence.

Evidence Must Justify

Attorney-general Dever has informed Commissioner DeCelles that "nothing in the court's opinion prevents the commissioner from promulgating the same rates for 1937, or even lower rates, if the evidence at the proposed hearing justifies them."

Insurance executives, as well as state officials, appear to be of the opinion the rates already promulgated and the premiums collected for 1937 will not be changed at this late date, as more expense would be incurred than could be offset by whatever increase might be made.

However, a new hearing will be held on the 1938 rates at which time Mr. DeCelles will rectify the error of a year ago and put into evidence the results of the personal examination made by his examiners after which the rates for the present year will be again formally announced. Whether the same schedule, or higher or lower rates, remain to be determined.

DeCelles Statement

Commissioner DeCelles issued a statement in which he maintained that the omission at last year's public hearing of the fact that he had considered as a basis of estimate, reserves determined by his own examiners was in keeping with the procedure he had followed the previous year and also with the procedure followed by his predecessors.

While the insurance commissioner is apparently being strongly supported by the attorney-general, the governor is still silent about what may be the political outcome of the court decision. It

is public opinion the governor has no intention of reappointing Mr. DeCelles next April and might welcome an opportunity to let him out now.

HEARING ON NEW RATE

BOSTON.—Some 500 protesting motor car owners from all parts of the commonwealth packed the auditorium of the insurance department at the hearing called by Commissioner DeCelles to consider the tentative compulsory automobile insurance rate schedule for 1938. Probably having in mind the opinion of the supreme court criticizing him for failing to conduct the hearing legally last year, by reason of which the promulgation of the 1937 rates has been declared void, the commissioner went to the extreme in observing the legalities. The deputy commissioner and department statistician and all witnesses were formally sworn before the hearing opened, all books and papers used by the commissioner in making up the rates were offered in evidence, identified and given an exhibit number, and two court stenographers were on hand and sworn in to record the proceedings.

Taxi Men Want New Bureau

City and town officials and civic organizations from 110 municipalities of the state where rates have been increased from 10 cents to as high as \$12.35 under the tentative schedule for 1938 were on hand to voice their protests. There were also some car owners from the remaining 250 cities and towns where rates had been lowered who felt the decrease was not sufficient.

W. I. Howard of Lowell, insurance broker representing the Central Cab and Independent Taxicab Operators Association, proposed that a separate bureau or department be set up to control and supervise the taxicab business so that it might be fairly rated. In Worcester and some other cities taxi rates jumped \$100, some cities paying as high as \$400 annually for their compulsory coverage.

Representatives from Worcester charged that one company had refused to give out figures on Worcester experience. It was claimed that company charged against a taxicab a \$1,800 award which went to the other party.

Commissioner DeCelles announced he would hear the companies when he had concluded with the individual complainants, which was expected to take up two days.

Safety Special on the Go

The Aetna Casualty's Highway Safety Special is scheduled to appear at a number of conventions and safety conferences during the coming months. Following its appearance at the meeting of the International Association of Insurance Counsel at White Sulphur Springs, the "Special" made a one-day stop at Briarcliff Manor, N. Y., for the benefit of the Insurance Advertising Conference annual meeting.

The American Association of Motor Vehicle Administrators will inspect the unit at its meeting in Cincinnati, Sept. 30-Oct. 2.

The mobile test unit consists of a semi-streamlined truck-and-trailer combination, and houses a battery of safe-driving tests, motion picture projection equipment and mechanical action displays. Eventually it will be exhibited in every state.

It will be included in the Aetna exhibit at the meeting of the National Association of Insurance Agents, after which it will go to Kansas City, where it will be placed on exhibit as a feature of the National Safety Congress, Dec. 11-15.

Responsibility Law Upheld

LINCOLN, NEB.—The state automobile financial responsibility law was upheld by a district court in the first test of its validity. The case involved the license of W. L. Turner of Lincoln.

POINTERS FOR LOCAL AGENTS

Describes Simplified Sales Approach for U. and O.

A simplified sales procedure that fits 95 percent of use and occupancy prospects and extracts the necessary data without causing the prospect to divulge his profits and other intimate information was described by Clarke Smith, assistant superintendent special service department Royal-Liverpool group, at the Pennsylvania Association of Insurance Agents' annual convention at Bedford Springs, Pa.

Mr. Smith said that most agents have become rusty on U. & O. coverage because of lack of activity during the depression and that they would be surprised to know of the concerns that are now making money and are interested in the cover although previously not interested. He said that needless confusion is caused by going over the various forms of U. & O. contracts and then trying, with the prospect's help, to select the one best adapted to do his business. He said that in his opinion the 80 percent coinsurance forms G and H are best adapted to 95 percent of cases and constitute a great improvement over the old per diem or weekly form, since they automatically keep the business protected without intricate estimates of earnings.

Determining Proper Amount

After selling a prospect on the idea of carrying U. & O. insurance the hardest thing is to arrive at how much he should carry. Usually the insured doesn't want to reveal the profits he is making. To get the necessary figures without the use of these confidential figures, Mr. Smith recommended a use and occupancy calculator. On this is entered total income for the past 12 months derived from the business. From this amount is deducted the cost of goods entering into manufacture, giving gross earnings. From gross earnings are deducted first, the cost of light, heat and power and second, ordinary payroll expenses. The answer is the amount of use and occupancy insurance that should be carried, 80 percent of this amount being taken if the 80 percent coinsurance form is to be used.

Following is the chart exhibited by Mr. Smith at the meeting:

(1) Total income of the business for past 12 months derived through the use and occupancy of the building(s) machinery, equipment (and/or "stock" or "raw manufacturing risk) or cost, less discounts, of goods sold (if mercantile risk), for the period during which income (1) was derived. \$.....

(2) Deduct cost, less discounts, of raw stock entering into articles produced (if maturing risk) or cost, less discounts, of goods sold (if mercantile risk), for the period during which income (1) was derived. \$.....

(3) 1 minus 2 leaves gross earnings \$.....

(4) Deductions:

(a) Cost of light, heat and power. (These items are insured but should not be included when determining the amount of insurance \$.....

(b) Bad accounts \$.....

(c) Ordinary payroll \$.....

Total deductions \$.....

(5) 3 minus 4 leaves amount of insurance required for item 1 of 100 percent contribution form \$.....

(6) Amount of insurance required for item 1 of 80 percent contribution form (80 percent of amount of item 5) \$.....

Note—If any variation in the income of the business for the next 12 months

is anticipated, the amount shown under items 5-6-7-8 should be increased or decreased accordingly.

(7) Entire ordinary payroll of business, not including any salaries described as covered under item 1, for a period of 90 consecutive days \$.....

Note—The sum entered under item 2 should be the full ordinary payroll for the 90 consecutive days in which the ordinary payroll is the largest, where 100 percent form is used.

(8) Amount of insurance required for item 2 of 80 percent contribution form (80 percent of item 7) \$.....

Urges Visual Selling

Mr. Smith strongly recommended the use of visual selling for U. & O. He told of an agent who goes in to a prospect and pulls out four \$100 bills. Laying down one after another, this agent says that the first bill represents cost of buildings, which are covered by fire insurance; the second represents furniture and fixtures which are also covered; the third bill represents stock, which of course is also covered.

"Each one of these items you have insured to protect your earnings," the agent points out. "Yet you have not insured this fourth bill which represents your earnings."

Many agents, said Mr. Smith, have used to advantage the well known statistics showing that of concerns burned out, 43 percent never resume business, 17 percent never again furnish a financial report, 14 percent suffer a reduced credit rating, and only 26 percent remain unaffected. The importance of U. & O. coverage can often be made more striking, for example, by pointing out that one day's suspension of business will pay the entire annual U. & O. premium, where the rate is .33 or less.

Tax Savings Help

The undistributed profits tax and income tax help greatly in the selling of U. & O. coverage. Mr. Smith pointed out, saying that the United States in effect pays a considerable percentage of the premium that an insured pays for U. & O. coverage but that if the prospect should have a loss while uninsured he would of course get no allowance from the government. Another good sales argument, though of more value as a talking point since it is seldom actually used, is the possibility of voiding the coinsurance clause on non-manufacturing and fireproof or sprinklered risks.

A form that is growing rapidly in popularity and is overlooked by agents in a great many cases is contingent use and occupancy insurance, used by concerns which are dependent on other plants to furnish them parts or other materials without which the first plant cannot function. The newest development in U. & O. coverage is extra expense insurance. This is used by companies like newspapers or milk distributors who must carry on their business without interruption no matter how great the extra cost of doing so after a fire. The extra expense coverage provides protection against the excessively high expense that may be encountered in such cases over and above the regular U. & O. limits.

Mr. Smith strongly urged avoidance of the term use and occupancy insurance in talking to the prospect as this tends to confuse him. It is better, he said, to refer to it as business interrup-

tion insurance as this conveys what the coverage really is. He suggested the use of the agreed amount clause to do away with the objection of a prospect who complains that he may need a co-insurer, since the agreed amount clause eliminates the coinsurance clause. The clause also meets the objection of an insured who asks for a reporting form of U. & O. cover.

The speaker quoted the following from an assured's letter and the agent's comment:

"If I do not purchase this policy I will have \$3,300 (the premium on the policy) more on which to pay corporation income tax at the rate of 16 percent. In addition, we will have a surplus tax to pay which according to our present figures will probably be 25 percent. In other words, 41 percent of the \$3,300 will have to be paid to the government for taxes. Then, if the fire occurs and we show this red figure of \$200,000, the government wouldn't give us a dime. On the other hand, if I spend the \$3,300 with you and we do have the fire, you will put my business back in the position it would have been had everything run along smoothly.

How Government Cuts Cost

"As I see it, plain business reasoning would justify paying \$3,300 for the protection, but, with the government cutting the actual cost of the policy down to only 59 percent of the premium you charge, I think it's a bargain."

"After listening to this explanation," the agent wrote, "I assumed that the insured had been a carrier of use and occupancy through all good periods in

SALES IDEAS OF THE WEEK

Dwelling Plate Glass Offer Opportunities

Now that plate glass policies can be endorsed and glass in residence properties can be insured without scheduling the number and sizes of panes, there are new sales opportunities opened. This applies to all dwelling houses occupied by not more than two families and includes private garages. It also includes family suites in apartment buildings. Under this endorsement all permanently fixed glass including storm windows and storm doors are covered. Agents, therefore, have an opportunity to get plate glass insurance on dwellings and the cost is very small, being only \$2 a year or \$5 for three years.

the past but was surprised to find he had never carried it before. He said that the depression had taught them many things, the most important one being the need for preservation of their business, adding that he was not afraid of fire breaking them now but was afraid it would cripple them so much that the next depression might prove ruinous. He further stated that his general knowledge of use and occupancy had come from trade journal articles on the subject rather than from solicitation."

Get Acquainted with Sales Possibilities, Says Dunham

BASIN HARBOR, VT.—Speaking on "The Value of Getting Acquainted," Col. H. P. Dunham, vice-president American Surety, New York, told the Vermont Association of Insurance Agents that getting acquainted with the casualty and surety business means familiarizing oneself with the needs of prospects and with the multitude of seldom sold but extremely useful casualty and surety coverages. By this means, an agency can build up a well balanced business, with a large and widespread volume of small and medium sized lines which provide a steady income and free the agent from worry that a "target" line may be lost to a competitor at the next renewal date.

Personal contact, stated Colonel Dunham, is the essence of a successful insurance business. An agent should get acquainted with his competitors through his state and national association, with his companies, so that by familiarity with their financial condition, management and policies he may be able to run his business better, with his clients because they buy insurance from their agents and not from their companies, and with himself.

The insurance companies have gotten acquainted with each other through the National Bureau of Casualty & Surety Underwriters and the Towner Rating Bureau, with the result that they have learned to cooperate for the common good and to promote the stability and general well being of the insurance business.

Most important of all, according to Colonel Dunham, is the need for getting

acquainted with the market for casualty insurance policies and bonds. The fire insurance market has been greatly developed, but there is a tremendous undeveloped field for fidelity and forgery bonds, burglary and robbery, plate glass, public liability and elevator insurance for the small and medium sized mercantile and industrial firms. Every employer needs fidelity coverage, but most fidelity bonds have been purchased rather than sold, largely because many agents have not been well acquainted with fidelity contracts. Banks should be impressed with the wisdom of insisting that credit corporations protect their bank loans and their own funds by the bonding of officers and employees. The same corporations are good prospects for non-ownership liability insurance, forgery bonds and the different burglary and robbery forms.

Colonel Dunham suggested obtaining from the police department the names and addresses of persons whose homes have been burglarized and soliciting burglary insurance in their neighborhoods. Announcements of engagements and weddings offer an opportunity to solicit such people for residence burglary and residence liability insurance. Real estate transfers do the same. Bonds are needed on private contracts as well as on public work, but they have been much neglected in this phase. There are 29,000,000 homes in the United States, every one of which should carry liability insurance. Thousands of golfers play daily and all of them need golf liability insurance. He noted many other types of prospects.

A · DIRECTORY · OF RESPONSIBLE INDEPENDENT ADJUSTERS

ARIZONA

LYLE ADJUSTMENT CO., INC.

Branch Home Office Branch
Masonic Bldg. Ellis Bldg. Central Bldg.
FLAGSTAFF PHOENIX TUCSON
Casualty—Surety—Inland Marine—Fire
Health Accidents — Life Investigations
Representing over 40 companies.
General Service All Lines.

CALIFORNIA

W. E. SEVERANCE J. L. LANG ADJUSTERS

FIRE, CASUALTY, AUTOMOBILE, INLAND
MARINE and Allied Lines
Special facilities for handling difficult liability,
health and accident, and compensation cases.
1105 PACIFIC NATIONAL BUILDING
LOS ANGELES MI. 4907-8

J. P. McHALE & CO.

General Adjusters
for Insurance Companies
1031 South Broadway
LOS ANGELES, CALIFORNIA
Representing 45 insurance companies—
All Lines
Since 1915

GAYNOR-DeWITT, Adjusters

433 California Street
San Francisco, California
SPECIALIZING IN
ALL RISKS INLAND MARINE, CASUALTY
INVESTIGATIONS AND ADJUSTMENTS
Corresponding offices at strategic locations.

DIST. OF COLUMBIA

BURNS ADJUSTMENT COMPANY

Harry C. Burns, President
Investigations and Adjustments
For Insurance Companies Only
Barr Building Washington, D. C.

NICHOLS COMPANY INSURANCE ADJUSTMENTS

Representing Companies Only—All Lines
Woodward Building, Washington, D. C.
Mutual Building, Richmond, Va.
185 No. Loudoun St., Winchester, Va.
804 Mercantile Trust Bldg., Baltimore, Md.
Prompt and Efficient Service Since 1921

IDAHO

IDAHO ADJUSTMENT SERVICE, INC.

J. Edward Warner, Manager
Adjustments — All Lines
Car Recoveries Skips Located
P. O. Box 268, Twin Falls, Idaho

ILLINOIS

MACARRIS CLAIM SERVICE

166 West Jackson Boulevard
Chicago, Illinois
Harrison 9481
All casualty lines. Defense only.
Sun Indemnity, Car & General, Liberty
Mutual. Others on request.

THOMAS T. NORTH ADJUSTMENT COMPANY

Automobile—Fire, Theft, Collision,
Conversion, Liability, Property Damage
Inland Marine, Burglary
175 W. Jackson Blvd. Harrison 3230
CHICAGO

JOSEPH RICE & CO.

INVESTIGATIONS & ADJUSTMENTS
ALL CASUALTY LINES
958 Ins. Exch. Bldg. Phone: Harrison 8808
Chicago

ILLINOIS (Cont.)

Established 1899 WHITNEY & MILLER ADJUSTMENTS

175 W. Jackson Blvd. CHICAGO

WILSON S. LEVENS & CO.

ADJUSTERS—ALL LINES
Insurance Exchange Bldg. Chicago

CLARENCE W. HEYL

8th Floor, Central National Bank Building
Peoria, Illinois
Investigations and adjustments in all insur-
ance lines.
Representing thirty leading companies.
Phones—Office 8184
Night 4-2051, 2-2251, 5027

INDIANA

INDIANA ADJUSTMENT COMPANY

AUTOMOBILE & CASUALTY
One Hour Service Anywhere
in Indiana
130 East Washington St., Indianapolis

Eugene McIntire Adjustment Co., Inc.

Automobile, Casualty, Compensation and
Surety Adjustments
Eight, East Market Street
INDIANAPOLIS

Foley Adjustment Bureau

280-281 Union Trust Building
South Bend, Indiana
Specializing in automobile and casualty claims.
Immediate service northern Indiana and Southern
Michigan.
Representing over one hundred companies for ten
years.
Phones: Office — 4-1188. Night — 3-8523, 3-2587,
3-2033.

IOWA

JUDD W. CROCKER CLAIM DEPARTMENT, INC.

Southern Surety Bldg. 308 Davidson Bldg.
Des Moines, Iowa Sioux City, Iowa
Ralph J. Bellizzi Fred M. Hagen
Branch Manager Branch Manager

MARYLAND

NICHOLS COMPANY

INSURANCE ADJUSTMENTS
Representing Companies Only—All Lines
804 Mercantile Trust Building, Baltimore, Md.
Woodward Building, Washington, D. C.
Mutual Building, Richmond, Va.
185 No. Loudoun St., Winchester, Va.
Prompt and Efficient Service Since 1921

JOHN C. WYCKOFF CO.

Insurance Adjustments
Main Office Fairmont, W. Va.
Cumberland, Md.
Liberty Trust Building

NEBRASKA

JUDD W. CROCKER CLAIM DEPARTMENT, INC.

Grain Exchange Bldg.
OMAHA
Stuart Bldg. First National Bank Bldg. Trapp Bldg.
LINCOLN GRAND ISLAND NORTH
PLATTE

R. T. GUSTAFSON COMPANY

Insurance Adjusters—Serving Nebraska and Iowa.
CASUALTY—ALL CLASSES: Auto, Liability, Com-
pensation, Burg., H&A, F. G., Bonds, etc.
AUTO FIRE, Theft, Property Damage, Collision, etc.
OMAHA, NEBRASKA
234 Keeline Bldg. Office: Webster 2831
17th & Harney Sts. Res.: Kemwood 7411
20 years experience investigations and adjusting.

NEVADA

PAUL M. HURSH

Office Phone: Reno 8423
Res. Phone: Reno 6923

NEVADA ADJUSTMENT BUREAU

Insurance Adjusters and Appraisers
8 Hill Building, Reno, Nevada
Hartford Accident & Ind. Co., Twin City Fire Ins.
Co., Occidental Indemnity Co., General Accident
Assur. Co., Hardware Mutual Cas. Co., Standard Acc.
Co., Sentinel Fire Ins. Co., General of America.

NEW MEXICO

CHAS. W. KRUEGER

General Adjuster
Fire, Automobile and Allied Lines
Since 1921
(For Companies only)
213 So. 3rd St.
Albuquerque, N. Mex.

NEW YORK

WAGNER & GLIDDEN, INC. TOPLIS & HARDING, INC.

INSURANCE ADJUSTMENTS
ALL LINES
Chicago Los Angeles New York
and Detroit
Offices Throughout the World

OHIO

M. M. WELSH

With associate staff and legal service.
1216 First National Bank Bldg.,
CINCINNATI, OHIO
Phone Parkway 1896—Night & Holidays East 8998
General Adjusters for the Companies
Operating throughout Ohio, Northern Kentucky and
Southeast Indiana.

JOHN H. McNEAL

and
HARLEY J. McNEAL
582 Auditorium Bldg., 1367 E. 6th St.
Phone Main 1928 CLEVELAND
Attorneys-at-Law
Facilities for Investigations, Adjustments and
Trial work over Northern Ohio.

GEORGE H. LEWIS

1723 Nicholas Building
Toledo, Ohio
Fidelity & Cas. Co., Mass. Bonding Co., New
York Casualty Co. and others.
Equipped for Investigations, Adjustments,
Settlement of Claims. All North-Western
Ohio.

OKLAHOMA

C. R. WACKENHUTH ADJUSTER

1205 East 32nd Street
Phone 2-5400 Tulsa, Okla.

OREGON

JACK C. NEER CO.

— INSURANCE ADJUSTERS —
We have facilities for handling any and every
kind of insurance claim or loss.
SUITE 428, MEAD BUILDING
PORTLAND, OREGON

PENNSYLVANIA

JOHN C. WYCKOFF CO.

Insurance Adjustments
Main office, Fairmont, W. Va.
HARRISBURG, PA.
Telegraph Bldg.

TENNESSEE

HUTCHISON & McKELVY

1113 Independent Life Building
Nashville, Tennessee
Serving Tenn., Ky., Ala.
Prompt, Efficient. All lines.

TEXAS

O. T. KLEPINGER INSURANCE ADJUSTER for the Companies

Second National Bank Building
Houston, Texas
All classes of insurance losses solicited.

L. M. WAITE & COMPANY

CASUALTY INSURANCE ADJUSTERS
FOR INSURANCE COMPANIES
Insurance Building
San Antonio

UTAH

NICHOLS ADJUSTMENT BUREAU

ADJUSTERS — ALL LINES
Investigations — Operating anywhere Inter-
mountain territory.
Head Office Branch Office
Scott Bldg. First National Bank Bldg.
Salt Lake City, Utah Boise, Idaho

VIRGINIA

NICHOLS COMPANY INSURANCE ADJUSTMENTS

Representing Companies Only—All Lines
Mutual Building, Richmond, Va.
185 No. Loudoun St., Winchester, Va.
804 Mercantile Trust Bldg., Baltimore, Md.
Woodward Building, Washington, D. C.
Prompt and Efficient Service Since 1921

WASHINGTON

A. B. and T. D. EVERTS Insurance Adjusters

Title Insurance Building
Seattle, Washington
Oldest fire adjusting office in Seattle special-
izing in fire and allied lines.

WILKINS AND MILOT

— Investigations and Adjustments —
Automobile and All Casualty Lines
Specializing in Liability Claims
Members Washington Bar Association
514 INSURANCE BUILDING, SEATTLE

FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Companies Are Responsible

Commissioner Gauss of Michigan Issues Agents' Qualification Law Statement—Goes in Effect Oct. 29

LANSING, MICH. — Commissioner Gauss, in a letter to the fire and casualty companies affected by the agents' qualification law, which becomes effective Oct. 29, warns the carriers that the department intends to hold them more closely to account for the conduct of their representatives in the future.

"No ethical company will tolerate unethical practices by its agents or representatives," says the commissioner. In most instances the company has been solely responsible for the development of unethical practices on the part of its agents. The company alone has been negligent in permitting unpaid agents' balances to assume any proportion or degree of critical magnitude. The department cannot undertake the functions of a clearing house for unpaid balances and neither can it conduct a school of instruction in the preparation of an agent to qualify as a competent and accepted underwriter. This preparation is the necessary responsibility of the company."

Examination Plans Outlined

After Oct. 29 "each first time applicant for license to write fire or casualty insurance" must submit to written examination conducted by the department. The companies are asked to advise their field representatives to instruct each such applicant to forward \$5 with his application to defray the examination fee which must, by terms of the law, be paid by the applicant himself. Applicants will be given their examinations at the department offices whenever they can appear or if not convenient to come to Lansing will be given their tests at some accessible point at the earliest convenience of the department.

"Applicants will be required to know

the provisions of the Michigan law relating to agents and solicitors," it is explained, "and in addition must know the conditions and terms of the policy contract they sell."

Ashtabula Board Outing

The Ashtabula (O.) Board members, their ladies and guests took a day off and had an outing at Geneva-on-the-Lake. There were golf, bridge, boating, swimming and other outdoor features. A buffet luncheon was served at noon and dinner in the evening. Mrs. Gilbert Harmon of Ashtabula and Mrs. K. Swanson of Cleveland won the bridge prizes, Mrs. Harmon being awarded a special prize for the first grand slam. There are only two agencies of any importance that are not members of the board. Many of the board members attended a district insurance meeting at Painesville, Tuesday of this week.

Continue to Bar Women

MILWAUKEE.—After voting favorably on several amendments to its by-laws, involving minor changes and clarifications, the Milwaukee Board at its September meeting rejected an amendment introduced last May which would have allowed women to become members or solicitors. Under the present by-laws women can become members under certain conditions, such as the widow or daughter succeeding a deceased husband or father in the insurance business. It was felt, however, by the membership in general that the time is not ripe for amending the by-laws to admit all women.

The annual meeting will be held in October. Val. Gottschalk, vice-president, was nominated for president to succeed L. C. Hilgemann; Ralph Martin for vice-president, and William F. Lynch to succeed himself as treasurer. Directors nominated for three year terms were L. C. Hilgemann, William Koch and Thayer Clayton. J. G. Grundle, also nominated, has withdrawn the nomination.

Promote Safety in Kenosha

KENOSHA, WIS.—Interested in promoting public safety the Kenosha Association of Insurance Agents at its monthly meeting made plans for cooperating with other local organizations in a campaign against traffic hazards. Ways and means to promote the purchase of insurance from local agents, rather than out-of-town, were discussed.

South Dakota Activities

A well attended business development meeting was held in Sioux Falls, S. D., with J. B. Allen as agency chairman and R. W. Hayward as field chairman. Wallace Rodgers, assistant secretary Western Underwriters Association, made a talk. Eight zone meetings will be held early in October in North Dakota.

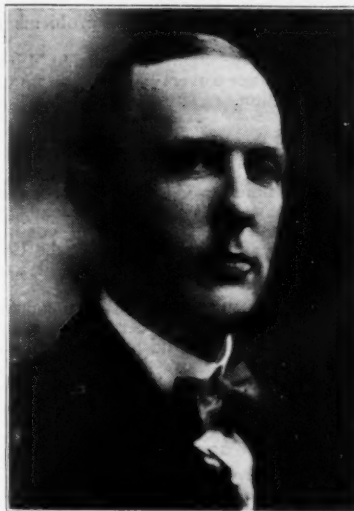
Helm at Owatonna

OWATONNA, MINN.—Clyde B. Helm, secretary of the Insurance Federation of Minnesota, chief speaker at the monthly meeting here of the Southern Minnesota Agents Regional Association, discussed the legislative situation in Minnesota from the insurance point of view.

Wisconsin Branches Opened

The Underwriters Adjusting has opened a branch office in La Crosse, Wis., in charge of C. H. Johnson as resident adjuster. It will be supervised by the Minneapolis branch. Mr. Johnson joined the Underwriters Adjusting

Service Recognized



SAM T. MORRISON

Sam T. Morrison, prominent agent of Iowa City, Ia., was guest of honor at a dinner in his home city given by the Great American. This was in recognition of the fact that Mr. Morrison has represented Great American 25 years. G. D. Gregory of Chicago, secretary of Great American, W. A. Harvey of Des Moines, Iowa state agent, and other company representatives attended. Mr. Gregory was toastmaster. Mr. Morrison was presented with an electric desk clock.

in 1936 and was formerly associated with the Northern of England and America Fore group as state adjuster in Wisconsin. The La Crosse office will handle surrounding counties in Minnesota and Wisconsin and one in Iowa.

A branch office has also been opened in Fond du Lac, Wis., in charge of P. T. Dumke, resident adjuster. The office will be supervised by the Milwaukee branch and will handle various surrounding territories. Mr. Dumke joined the organization in 1929.

Sioux City Agents Elect

At the annual meeting of the Sioux City (Ia.) Fire & Casualty Underwriters the following officers were elected: A. M. Davis, president; Leo Hassenger, vice-president; W. F. Crandy, Jr., secretary. The membership is 22, the largest in eight years, making this association the largest in Iowa. The local board will be host to the state association convention in September, 1938.

Forshay, Stults on Ohio Card

Secretary John A. Lloyd of the Ohio Association of Insurance Agents has announced that R. W. Forshay, Anita, Ia. chairman of the rural agents committee of the National Association of Insurance Agents, will speak at the annual meeting of the Ohio association in Toledo next month on the problems of the rural agent. Another speaker will be C. Stanley Stults of Highstown, N. J., member of the executive committee of the National association.

New Kansas Rate Schedule

The Kansas Inspection Bureau has issued a new abstract of schedules abrogating the former schedule of September, 1918. It covers unprotected towns and localities where specific rates are not published. In a simplified form, all common classes of risks are listed alphabetically. Some frame risks are increased, country stores being advanced from

\$1.70 to \$2 and churches and schools from 85 cents to \$1 if shingle roof. Brick schools and churches are reduced .05 cents and "brick faced hollow block" now take the "brick" rates with a substantial reduction. Automobile risks are given substantial reductions. Filling stations are a new class. Buildings now take the same rate regardless of number of stories.

Butterly Goes With United

F. A. Butterly has been appointed manager of the St. Louis office of the United Adjustment & Inspection Co. For 14 years he was manager of the St. Joseph, Mo., office of the Western Adjustment.

Mill Mutual Meeting

The Mutual Fire Underwriters, Iowa underwriting agency for five mill mutual companies, held its annual meeting in Cedar Rapids, Ia. It was announced that the agency will write a full line of inland marine insurance.

President G. A. McKinney, Alton, Ill., announced that last year's net profit was the best in history. The Mutual Fire Underwriters represents the Grain Dealers Mutual Fire, Millers Mutual Fire, Ill.; Millers Mutual Fire, Tex.; Millers Mutual Fire, Pa., and Western Millers Mutual Fire, Mo. It has 175 agents in Iowa.

Form St. Louis Institute

ST. LOUIS.—The Insurance Institute of St. Louis is being organized to give a definite course of study in the various branches of the insurance business. Last spring the Fire Underwriters Association of St. Louis sponsored a series of lectures on insurance which were widely attended.

W. C. Ploeser of the Ploeser-Mosely-Watts agency, a member of the board of governors of the institute, states that the institute is now assured and that only a few minor details are to be worked out.

It will be an independent organization and not sponsored by any other body.

Wooster Agency Is Host

About 20 field men and other company representatives were guests of the proprietors of the Myers Insurance Agency of Wooster, O., at what has come to be an annual gathering. George Quinby and George Wertenberger are the principals in the agency. Ralph Danforth of Chicago, assistant secretary Millers National, and L. G. Purmort, treasurer Central Manufacturers Mutual, attended. Following golf there was a dinner at which Charles Garbutt, state agent America Fore, was toastmaster.

Now United Agency

The Huffman & Gilchrist agency, Mason City, Ia., has changed its name to the United Insurance Agency. W. M. Huffman is general manager; L. H. Gilchrist, life manager, and E. S. Leaman, special representative. The firm covers 16 north Iowa counties. Mr. Huffman opened the agency 10 years ago.

Cleveland Insurance Courses

CLEVELAND.—The Insurance Society of Cleveland is again offering insurance courses. Fire insurance will be taught by Vincent DeNieto of the Ohio Inspection Bureau; casualty insurance by George Lasch of the Bankers Indemnity. The classes will be held at the Insurance Board rooms every Monday at 5:30 and 6:30 p. m., with one hour devoted to each course.

Liscomb Missouri Speaker

C. F. Liscomb, chairman executive committee National Association of Insurance Agents is announced as a speaker at the annual meeting of the

ADJUSTERS (Cont.)

WEST VIRGINIA

JOHN C. WYCKOFF CO.

Insurance Adjustments

Main Office Fairmont, W. Va.

BLUEFIELD, W. VA. CLARKSBURG, W. VA.
Perry Building Goff Building
HUNTINGTON, W. VA. WHEELING, W. VA.
Chesapeake & Ohio Bldg. Wheeling Bank and
Trust Building

CHARLESTON, W. VA.
Kanawha Valley Building
PARKERSBURG, W. VA.
Union Trust Building

WISCONSIN

NURNBERG ADJUSTMENT CO

General Adjuster

Frs. Windstorm, Hail, Automobile, Casualty
and Inland Marine
Underwriters Exchange Building
MILWAUKEE

225 N. Broadway Phone Daily 5423
BRANCH OFFICES:
ANTIGO & MADISON

WYOMING

JUDD W. CROCKER CLAIM DEPARTMENT, INC.

402 Hynds Building
Cheyenne, Wyoming

Clarence R. Ferguson
Branch Manager



In the insurance business, as in football, teamwork wins.

Because Pacific National cooperates with its Agents to an unusual degree, this Company—and its Agents—are “away” for the goal of record volume in 1937.

One of America's strongest, soundest companies—a leader in progressive methods and national growth—Pacific National invites your inquiry concerning Agency representation.

PACIFIC NATIONAL FIRE INSURANCE COMPANY

HOME OFFICE • SAN FRANCISCO

Eastern Department

INDEPENDENCE BUILDING
PHILADELPHIA

W. A. WATERS, Assistant-Secretary

Other Offices

CHICAGO	•	LOS ANGELES
PITTSBURGH	•	PORTLAND
ATLANTA	•	SEATTLE

Missouri Association of Insurance Agents at Columbia Oct. 13-14. Other speakers previously announced are J. C. O'Connor, editor Fire Casualty & Surety Bulletins, and D. H. Brown, secretary of state of Missouri.

President M. L. Clevlen has decided that this year's meeting shall have only a few selected speakers and short snappy committee reports, so that a maximum of time can be devoted to round table discussions of problems of interest to all agents.

It is very probably that the St. Louis in-and-out controversy will come up for consideration.

Ware, Law to Conduct Course

MINNEAPOLIS—P. H. Ware, secretary Minnesota Association of Insurance Agents, and Louis L. Law, state agent London Assurance, will conduct the short course in insurance at the University of Minnesota this fall and winter.

Two courses will be given, a general insurance course with Mr. Ware as instructor and a fire and marine course in charge of Mr. Law. Each course will continue 17 weeks with evening classes once a week.

Illinois Outings Numerous

About 130 field men and agents participated in the golf tournament, outing and dinner of the Champaign, Ill., local board. Golf prizes were distributed at the dinner.

This week the golf tournament of the Rock Island, Ill., board is being held and the following week there is an outing at Kewanee, Ill.

Kelley Minneapolis President

MINNEAPOLIS—At a meeting of the new directors of the Minneapolis Underwriters Association, these officers were elected: President, W. J. Kelley, Hazlett Agency; vice-president, L. C. Hatlestad, David C. Bell Investment Co., and secretary, R. A. Thompson, Wirt Wilson Co. P. H. Ware continues as manager of the association.

Ohio District No. 4 Meeting

The west central district of the Ohio Association of Insurance Agents, known as District No. 4, will hold a meeting at the Piqua Country Club, Piqua, Oct. 13. Agents from Montgomery, Preble, Darke, Miami, Greene, Fayette, Clark and Champaign counties will attend. The arrangements are being made by

Trustee J. B. Wilkinson of Piqua, District Chairman M. E. Hallinean of Springfield and District Secretary H. H. Tamplin of Troy. Nominations for trustee will be made and a district chairman and secretary will be elected.

Drop Athens, O., Examinations

The Ohio department has discontinued for the present the examination of applicants for licenses at Athens. This is due to the small number who have taken the examinations at Athens and also because Ohio University has notified the department that on account of congested conditions it may not be able to furnish a class room to hold the examinations.

Hanle, Scoonover Agency Head

Through arrangements completed with Mrs. E. J. Scoonover and the companies represented by the late E. J. Scoonover, O. A. Hanle will manage and continue the operation of the E. J. Scoonover agency of Indianapolis.

Mr. Hanle has been with the agency for seven years. Prior to that time he was a special agent. He is known throughout Indiana and Michigan.

Mr. Hanle will continue the representation as general agent of Columbia Casualty, American Bonding and Metropolitan Assurance Underwriters, a Corroon & Reynolds unit.

The agency will be operated with the same personnel and at the same location.

MIDWEST NOTES

H. S. Bagley, who has been an examiner in the Ohio department, has engaged in the insurance business at Osborn, O.

The Livingston Insurance Agency, La Crosse, Wis., has been incorporated by G. A. Jacobs, Carl and Malinda Seiler, and L. B. Shanley.

Charles Rankin of the Ranking & Rankin agency, Zanesville, O., has moved to Newark and has taken charge of the agency's business there.

The W. P. Ray & Co. general agency of Indianapolis has moved from the Fidelity Trust building to the eighth floor of the Union Title building.

Community Insurance Underwriters, 806 First Trust building, Hammond, Ind., has been incorporated by T. D. Singer, M. L. Singer and Norine C. Waller.

F. J. Kempf has purchased the interest of F. W. Lautzenheiser in the insurance agency of Lautzenheiser & Kempf, New Philadelphia, O. The agency will now be known as Kempf & Lautzenheiser. Mr. Lautzenheiser will remain as a solicitor.

IN THE SOUTHERN STATES

Oklahoma Insurors Program

Tentative Arrangements for Annual Gathering at Oklahoma City Oct. 18-19 Given

The theme of the 1937 convention of Oklahoma Association of Insurors, at the Huckins hotel, Oklahoma City, Oct. 18-19, will be, “Virtue of Stock Insurance.” An effort will be made to project a vision of the better things of the business with less emphasis and waste of time on the problems, Manager J. D. Saint announced. About 20 percent of discussions will be reserved for the latter.

The first morning session will be open to all stock company interests, dealing with bettering state insurance conditions generally. There will be addresses by local and nationally known speakers, whose names will be announced later. The tentative program for that session is:

First Morning Session

“The Virtue of Daring to Do,” administration report.

“The Virtue of a United Front in Oklahoma,” fire company representative.

“The Virtue of the New Era of Under-

standing,” National Association of Insurance Agents representative.

“The Virtue of ‘Pioneering For’ Instead of ‘Bucking’ Against,” J. D. Saint, manager.

“The Virtue of Expansion from Enlarged Premium Income,” casualty and surety representative.

“The Virtue of ‘Fool Proof Contracts’ for Prompt and Equitable Loss Settlements,” adjuster.

“The Virtue of Association Membership to Agents in Small Towns,” local agent member.

“The Virtue of An Orderly Coextensive Exchange Town,” experienced exchange officer.

To Hold Executive Session

The afternoon meeting will be an executive agency session for discussion of local and individual problems. A supplemental program of lively topics will be distributed as a guide in case spontaneous discussions lag. It will embrace such subjects as farm insurance, mutual competition, state regulation and company activities.

The second day, committee reports will be read, officers elected, reports given on association affairs and other routine.

At a meeting of the executive committee, it was decided to recommend to members changing the beginning of

the fiscal year from Sept. 1 to July 1, effective in 1938.

Muskogee Exchange Elects

The Muskogee (Okla.) Insurors Exchange has elected H. S. Shelor, president; Earl Anthis, vice-president; Irving Rulison, secretary, and Ted Seibold, treasurer.

Fire Prevention Speakers

W. H. Bennett, secretary National Association of Insurance Agents, will talk on fire prevention to the Dallas Rotary Club Oct. 6 of Fire Prevention Week. R. B. Cousins, Jr., chairman of the Texas Fire Prevention Committee, will talk to the Dallas Kiwanis Club Oct. 5.

Seek Oklahoma Codification

The Oklahoma Bar Association is conducting a study of the Oklahoma statutes, seeking to recodify all those relating to insurance, and have a special sub-division for insurance headed by Herbert C. Laney of Oklahoma City. The bar officials plan to make this recommendation to their annual convention in December and have the convention submit it to the next legislature.

Payne Is Chairman

JACKSONVILLE, FLA.—C. A. Payne, past president of the Florida Insurance Agents Association, and former National association executive committee member, heads the chamber of commerce committee for Fire Prevention Week. Among his associates are L. P. McCord and A. C. Eifer, president and secretary of the Florida Insurance Agents Association; Quinlan Adams, a past president; Phillip Travis and E. S. B. Nobs, agents, and F. W. Brudick, general agent for fire companies.

Florida Bank Financing Premiums

JACKSONVILLE, FLA.—The Barnett National Bank of this city has opened a premium loan department, “for the purpose of enabling an assured to pay premiums under fire and casualty policies on an installment basis.”

The maximum rate on unpaid balances will be 6 percent simple interest. Assureds will be allowed to pay over a period ranging from six to 48 months.

SOUTHERN NOTES

C. H. Hillegeist Co. agency of Washington, D. C., has established a branch agency in Arlington, Va., with A. E. Stelle in charge.

H. A. Ball of Allee, Tex., has sold his insurance agency to Costley & Rehmet. Leslie Costley was formerly a local agent at New Braunfels, Tex.

J. M. Williams, 70, who had been in the insurance business at Bowling Green, Ky., for 15 years, died there. He had just sold his agency to R. S. Clarke, formerly manager of the Metropolitan Life at Elizabethtown and Owensboro, Ky.

COAST

New Handbook Is Just Issued

Reference Volume for Colorado, Wyoming and New Mexico Published by The National Underwriter

The Underwriters Hand-Book of Colorado, New Mexico and Wyoming has been published by THE NATIONAL UNDERWRITER. This new book, which is issued every two years is a complete and up-to-date reference book for these mountain states, insurance-wise.

The compilers in preparing the edition note an increase in agents licenses in each of the three states. In Colorado there were 13,225 licenses in 1935 while in 1937 13,495 licenses were received. The number of stock fire agents decreased from 7,701 to 7,463 and life

agents decreased from 1,861 to 1,821, but mutual fire licenses increased from 306 to 579, stock casualty from 3,159 to 3,318 and mutual casualty from 198 to 314. In New Mexico the total number of licenses increased from 2,907 to 3,722, the greater part of the increase being in stock fire and life agents. In Wyoming the increase was from 2,641 to 3,042 and here the big increase was among stock fire agents licenses.

The book lists all the agents in the three states with the companies represented, members of the firm, date established and other business transacted, if any, as well as showing in the company directory department the companies licensed in these states, with officers, financial statements, field representatives and other data. Other sections give the record of insurance in Colorado, showing fire and life business for the past six years and casualty for two years classified by lines written, lists of special agents and managers of fire and casualty companies, lists of managers and general agents of life companies, lists of attorneys and adjusters, town classification for fire protection and other valuable data.

New Mexico Deputy Resigns

Ernest Salazar of Albuquerque has resigned as assistant insurance commissioner of New Mexico.

Women's League Has Auto Course

J. D. Simpson, manager automobile department of the Security, is instructor in the course in automobile insurance given in September and October by the San Francisco Insurance Women's League.

Miss Eugenie Schenk, director of the welfare department of the city and county of San Francisco, addressed the league Monday evening on the functions of her department.

Herd Visits Seattle

Vice-president J. Victor Herd of the Fire Association visited Seattle en route to the home office at Philadelphia following a visit to the Pacific Coast. He was accompanied by Thomas Deering, manager of the marine department, and F. M. Avery, Pacific Coast vice-president.

Stevens Schedules Talks

SAN FRANCISCO.—"Fire Prevention Week," Oct. 3-9, on the Pacific Coast will assume larger proportions than ever before with outstanding interest on the part of the general public. Jay W. Stevens, chief of the fire prevention bureau of the National Board and California state fire marshal, has scheduled a speaking trip which will carry him into every Pacific Coast state with from one to five talks a day during Fire Prevention Week and the preceding week.

Start Educational Series

The Special Agents Association of the Pacific Northwest began a new series of educational meetings for agents throughout western Washington with a dinner meeting for the Grays Harbor County Insurance Association at Hoquiam. W. M. Thomson, manager of the Washington Insurance Examining Bureau, spoke. Other speakers were G. N. Hedreen, Fire Association; W. H. Maloy, Great American; and Jess Kellum, Commercial Union. M. F. Penfield, Liverpool & London & Globe, president of the field men, presided. A meeting is being arranged for Yakima some time during October.

Washington Committee Meets

SEATTLE, WASH.—The Washington Advisory Committee held a two-day meeting here. The contact committees of the Insurance Agents League of Washington and Special Agents Association of the Pacific Northwest conferred with the committee, making

recommendations which are being taken under advisement. H. F. Mills, manager Aetna Fire, who is chairman of the committee presided. Other members present were Ray Decker, Royal-Liverpool groups; W. W. Gilmore, London & Lancashire; Harry Simpson, Great American-Phoenix of Hartford; A. W. Whalley and Evert Lamping, general agents. The agents contact committee was headed by R. J. Martin, Spokane, and included W. W. Miller, Yakima, and Q. D. Starr, Seattle.

A golf tournament and dinner, with J. K. Woolley, manager of the Washington Surveying & Rating Bureau, as host, was held.

Greenwood to Seeley

Harry Greenwood, formerly special agent for the Pacific Coast Agency Co., has joined Seeley & Co. as special agent for Washington. The Pacific Coast Agency Co. has closed its Seattle office. Mr. Greenwood succeeds R. K. Hodges, who has been advanced to head of the fire underwriting department in Seeley & Co.'s Seattle office.

Announce Seattle Prize Winners

SEATTLE.—The Insurance Society of Washington at its annual meeting announced prize winners in the various study courses.

Robert Hinchman, Northwestern Mutual, won the national prize presented by Insurance Institute of America in the fire division, with an average score of 99 1/2.

Other prize winners were: Ocean Marine, Harold Line, Johnson & Higgins; J. M. Benedict, Hartford Fire, and Guthrie Ellis, Northwestern Mutual; inland marine, Henry Johnson, Northwestern Mutual; surety, Ray Beech, General of Seattle, and Ruth Waller, General of Seattle.

The principal speakers were Jack Hildreth of the General, and C. J. Frisbie, New England Mutual general agent, Seattle.

Bugbee to Coast

Percy Bugbee, assistant general manager National Fire Protection Association, will visit San Francisco Oct. 11 to confer with fire officials and civic groups interested in fire prevention. Mr. Bugbee will be in Los Angeles during Fire Prevention Week Oct. 3-9, where he will participate in the prevention week program.

Electrical Inspectors Elect

PORTLAND, ORE.—E. B. Morrison, assistant electrical engineer Oregon Insurance Rating Bureau, was elected president northwest section International Association of Electrical Inspectors. F. D. Weber, chief electrician of the bureau, was elected secretary.

J. B. Kirk With Osborn & Lange

John B. Kirk has joined the Osborn & Lange Agency of Chicago as inland marine underwriter assisting F. S. Bankhardt. He has been with Stewart, Keator, Kessberger & Lederer, Chicago agency, for 12 years. Lately he has been in charge of marine, burglary and glass lines for that agency. With Osborn & Lange he succeeds W. H. Holmes, who has gone with Pacific National in San Francisco.

Send 9 cents in stamps for sample copy of

The Accident & Health Review

The only exclusive accident and health paper published.

It gives ideas and suggestions that help you sell income protection insurance.

Address your inquiry to A-1946, Insurance Exchange, Chicago

Fire, Tornado, Automobile Insurance

THE LONDON & LANCASHIRE INSURANCE COMPANY, LTD.

ORIENT INSURANCE COMPANY

LAW UNION & ROCK INSURANCE COMPANY, LTD.

SAFEGUARD INSURANCE COMPANY

ENGLISH AMERICAN UNDERWRITERS AGENCY

STANDARD MARINE INSURANCE COMPANY, LTD. (Fire Dept.)

GILBERT KINGAN, Manager
Eastern Department
20 Trinity St.
Hartford, Connecticut

W. W. GILMORE, Manager
Pacific Department
332 Pine St.
San Francisco, Cal.

C. CLAUSSEN, Manager
Western Department
223 W. Jackson Blvd.
Chicago, Illinois

For Over Fifty Years Good Friends of Local Agents

UNION INSURANCE COMPANY OF INDIANA

FIRE
TORNADO
BURGLARY

PLATE GLASS
AUTOMOBILE
(All Covers)



Executive Offices: INDIANAPOLIS

BRANCH OFFICES

Columbus, Ohio
2340 A.I.U. Citadel

Decatur, Ill.
253 S. Park

Evansville, Ind.
814-B S. E. 2nd St.

Agency Inquiries Invited

A strong, progressive stock company. Organized 1849. Desirable territory in Indiana, Illinois, Iowa and Ohio

EASTERN STATES ACTIVITIES

Pink Makes Recommendations Plans for Maryland Muster

New York Superintendent Gave Some Suggestions to the Agents of the Co-operative Companies

SYRACUSE, N. Y.—Licensing of agents of cooperative fire companies and uniformity of schedule rating used by them was advocated by L. H. Pink, superintendent of insurance, at the convention of the Federation of New York State Cooperative Agents. Mr. Pink pointed out that cooperatives began in a small way in 1856 and initiated business on the advance premium plan in 1886, but did not come under the supervision of the insurance department until 1910. Since then their business has increased much more rapidly than it did before supervision was assumed, due in a large part to the fact that the public had greater confidence in those companies because they were under responsible supervision and their financial condition was competently checked from time to time. In the state of New York they now have 648,000 policyholders.

Putting agents on the same basis as stock and mutual agents would not only be desirable from the standpoint of the public, but it would add dignity and standing to the cooperative fire insurance movement, he claimed. The companies are no longer small and local, but are of general interest to the state and the public and it is only logical that their agents should possess the same qualifications and pass the same tests as other agents.

Cooperative Rating Bureau

As regards rating, Mr. Pink stated that 19 of the 24 companies now belong to a rating organization, two of them having joined only recently. The rates of this organization vary from 10 to 25 percent on some classifications from the rates of the New York Fire Insurance Rating Organization. He pointed out that no single company has the proper experience or facilities to make rates and expressed the hope that the five outside companies would join either the cooperative association or the New York Fire Insurance Rating Organization.

The new code, Mr. Pink explained, differentiates between mutuals and co-operative fire companies. A reformer, he declared, would have combined the two classes, to achieve simplicity of structure and to reduce the number of types of companies. As an administrator, he declared, he did not wish to destroy the tradition and the identity of the cooperatives. These companies, he concluded, have been well managed and have rendered a service to the public and should be preserved.

To Watch Schenectady Suit.

State May Be Held Liable for Loss on Account of Inadequate Fire Protection

Fire company officers will await with interest the outcome of the action brought by Anna Hughes of Rensselaer to recover from the state \$2,799.63 for goods stored in the Rudd Warehouse in Schenectady, destroyed by fire June 7, 1936. The owners of the warehouse also seek \$100,000, predicated their claim upon the same basis as Mrs. Hughes. The contention of the latter, as expressed by H. W. Williams of Albany, attorney in both actions, is: "We can't sue the city for the inadequate fire protection, for the legislature has ruled it is just an agent for the state; hence we are suing the state." Had proper fire protection been afforded by Schenectady, it is alleged the property in question could have been saved."

C. Stanley Stults of Hightstown, N. J., Will Be One of the Speakers at the Convention

The Maryland Association of Insurance Agents is making plans for its fall meeting Oct. 11-12 at Hagerstown, Preston Lane, former attorney general of the state, will serve as toastmaster at the banquet. J. Edwin Cochran, chairman of the executive committee, has asked that as many members as possible arrive at Hagerstown the day before the convention starts, as a floor show and dance have been arranged for Sunday evening. On Monday afternoon the ladies are to be entertained at the Fountain Head Country Club and a golf tournament will be held in the afternoon for the men. The banquet will be held the evening of Oct. 11 at the Hotel Alexander.

C. Stanley Stults of Hagerstown, N. J., a member of the executive committee of the National Association of Insurance Agents, will speak for that body at the convention of the Maryland association. He is a past president of the New Jersey Agents Association and a hard and intelligent worker in agency councils. He has arranged to be on hand at the annual gathering of the National association at Dallas the week of Oct. 4.

Hold Annual Vermont Session at Basin Harbor

BASIN HARBOR, VT.—The annual meeting of the Vermont Association of Insurance Agents got off to a sporting start Wednesday morning with the early arrivals engaging in golf, fly casting and horse shoe pitching. The business session is being held this afternoon, the speakers being United States Senator W. E. Austin, Commissioner Blackall of Connecticut, Col. H. P. Dunham, vice-president American Surety, F. W. Brodie of Waterbury, Conn., chairman New England advisory board; W. H. Bennett, secretary National Association of Insurance Agents, and C. C. Gilman, representative of National Life of Vermont in Boston, who is a witty speaker.

President of the Vermont association is E. F. Livingston of North Troy. A. C. Mason of Rutland is secretary.

Sims Asks More Funds

CHARLESTON, W. VA.—In his annual report Commissioner Sims held that the \$30,000 appropriation for the insurance department is inadequate for proper administration and supervision of companies and agents. Under former administrations the department had a \$50,000 budget. As a comparison, Mr. Sims said the companies are contributing almost \$90,000 a year to maintain their own fire rating bureau in West Virginia.

The report criticized the difference in fire insurance rates on both sides of the Ohio river. In West Virginia the rates are very much higher than those across the river in Ohio, Commissioner Sims said.

Mr. Sims recommended the licensing of adjusters other than fire and life and the settlement of claims by arbitration with a disinterested three-man commission. He also wants a statutory definition of qualification for agent's license.

New Hampshire Meeting

The tentative date of Oct. 27 has been set for the annual meeting of the New Hampshire Association of Insurance Agents. R. N. Davis of North Conway is president and R. C. Keller, Manchester; Stowe Wilder, Portsmouth, and George E. Clark of Lisbon, vice-presidents. A. H. Nelson of Lancaster is

chairman of the executive committee. A nominating committee has been appointed consisting of A. B. White, Keene, chairman; F. B. Edgerly, Manchester, George E. Clark, Lisbon, E. B. Prescott, Laconia, and G. E. Varney, Somersworth.

The association has also appointed a rural agents' committee consisting of A. H. Nelson, Lancaster; E. W. Webster, Peterborough, and A. J. Curtis, Derry.

B. & L. Insurance Committees

NEWARK—The insurance committee of the New Jersey Building & Loan League includes L. J. Rosenthal, Newark, chairman; F. A. Byrnes, Jersey City; P. J. Sand, Trenton; Richard Spitz and Leonard Fuchs, Newark.

The committee on "standard fire insurance policy revision" is composed of Louis Levy, chairman; L. J. Rosenthal and E. P. Gaulkin, all of Newark.

Keith Heads Brockton Board

BROCKTON, MASS.—Roger Keith was elected president of the Brockton Fire Underwriters Association at the annual meeting. Other officers are R. G. Swain, vice-president; A. E. Fisher, secretary, and W. A. Shaw, treasurer. A Fire Prevention Week meeting will be held Oct. 7. T. W. Gunn, chief inspector New Hampshire Board of Underwriters, will present a visual demonstration of fire hazards.

The board passed a resolution unanimously approving the Service Men's Protective Association. Every member is expected to unite with that organization.

MOTOR

Local Auto Financing Drive To Be Staged in Birmingham

BIRMINGHAM, ALA.—An arrangement whereby local banks will finance the purchase of new and used automobiles and local agents will write the fire, theft and collision insurance has been announced by the Birmingham Association of Insurance Agents. One bank has already made the arrangement and others are expected to do so.

The association will shortly inaugurate an advertising campaign to induce car owners to let home concerns handle the financing and write the insurance, said E. H. Moore, secretary-treasurer. The plan is similar to that successfully used in Houston and other cities to keep automobile insurance from being gobbled up by the big finance companies. An association committee headed by Godfrey Goldman is making arrangements for the operation of the home financing plan in Birmingham.

The banks will finance the car purchases for slightly less than the charges of the regular finance companies and the insurance business will be divided among board agents.

CANADIAN NEWS

British Columbia Appointment

Donovan Allen of Vancouver has been appointed attorney for British Columbia by the Dominion Fire, Ensign, Firemen's, Metropolitan Casualty and National-Ben Franklin.

Freeman Institute Secretary

TORONTO.—J. S. P. Armstrong of the Dominion of Canada General has resigned as casualty branch secretary of the Insurance Institute of Toronto, being succeeded by L. R. Freeman of the Zurich.

At the Wheel



FRANK D. MOSES, Harrisburg, Pa.

Frank D. Moses, executive secretary of the Pennsylvania Association of Insurance Agents, who had charge of the details of the annual convention last week, can always be counted on to do his work well. He is one of the foremost men in the country in his special work.

New Jersey Agents Elect Meek Chief at Annual Meeting

(CONTINUED FROM PAGE 5)

leader, a number of special agents and local agents gave views and experiences.

A point emphasized was that if stock agents are to justify their commission arrangement—practically the only difference in cost between stock and non-stock insurance—they must render efficient service to assured. Frequently, it was said, loss of lines by stock carriers to mutuals and reciprocals is due to lack of intelligent and continuous contact maintained by agents with assured. Agents should be alert, speakers said, to note or suggest improvements in clients' properties that will warrant rate reductions.

An outline of inception and development of the supplemental contract was given by L. A. Watson, expert Schedule Rating Office of New Jersey.

Bergen County's Record

One of the most energetic agency bodies in the state is that located in Bergen county. It secured the award of the Wilson cup offered annually for the group rendering greatest aid to the agency cause in New Jersey. The Bergen county association conducted an effective campaign to eliminate side-line agents. By conferences with company officials the Bergen county men secured cancellation of agency contracts of many side-liners, expect to make further progress in this direction.

Surety and casualty matters were treated by several speakers, notably A. R. Lawrence, chairman Compensation Rating & Inspection Bureau of New Jersey, and E. C. Lunt, vice-president Great American Indemnity. For the 12 months ended June 30, Mr. Lawrence said, the earned premiums of all compensation carriers in New Jersey totaled \$15,798,861, with loss ratio 54.5 percent. Of aggregate premiums, stock companies earned \$9,020,031, loss ratio 55.6. For the five year period ended June 30, stock companies had earned premiums \$36,723,000 and loss ratio 53.8, while total for all types of carriers was \$60.

\$95,000, loss ratio 54.2. Stock companies secured 60 percent of all business written.

Improvement in underwriting results in New Jersey, evidenced by rate reductions in recent years and the strong probability a further slight reduction would be justified before the close of 1937, Mr. Lawrence said, made it difficult for him to understand the continued reluctance of casualty company officials generally to write compensation insurance unless accompanied by an assured's collateral lines. He feels the compensation business should be able to stand on its own feet without regard to other kinds of coverage. Touching upon the retrospective rating plan, which has not yet been sanctioned in New Jersey but is under consideration, Mr. Lawrence said it is experimental and its effectiveness remains to be proved. However, he approves the objectives aimed at in this plan.

Instead of attempting to cover the broad subject of surety bonds, Mr. Lunt discussed contract bonds. While equipment, experience and moral character of the applicant is important, emphasis is placed by underwriters on his financial resources, data that should be supplied by independent competent outside auditors if possible. More bond applications are rejected, Mr. Lunt said, because of failure to qualify as to cash resources than for any other single cause.

Talks on Contract Bonds

As a general proposition, he said, in order to pass muster, a contractor in addition to meeting all other requirements should possess at least a 15 to 20 percent cash margin beyond accrued cost of the work on hand. He strongly counseled agents to solicit contract bond business because of much collateral lines with large premiums that can thereby be secured.

In the absence of Commissioner of Labor Toohey, a representative of his office spoke of the need for amending the New Jersey workmen's compensation laws, with a view to protecting more fully certain classes of industrial workers. The department has prepared amendments to be offered at the next legislative session.

W. Owen Wilson, president National Association of Insurance Agents, spoke briefly at the forenoon session. He was on the program again at the banquet as guest speaker.

Commissioner Withers Speaks

The final speaker at the business session was Commissioner Withers, who voiced appreciation of the agents' co-operation in placing proper coverage on institutions taken over by the banking department for liquidation or reorganization. A popular figure at agency meetings since he took office three years ago, Mr. Withers made his last appearance, at least in his present official capacity, for he shortly will retire to become president of the Lincoln National Bank, Newark, succeeding the late Franklin W. Fort.

Members presented President Faunce a silver service.

Mr. Meek was presented a leather bag by his home town associates. The Patterson agents also presented W. F. O'Brien, secretary-treasurer, a fountain pen. T. W. Cocker, a past president, made the presentations.

Bouquets from Wilson

President Wilson handed a number of bouquets to the New Jersey agents. He commended them for setting up a plan for handling fire insurance on properties of distressed financial institutions under control of the department of banking and insurance. The hotel in which the New Jersey meeting was held in Asbury Park, he observed, had been won back for stock companies after a year in another market. He commended the agents of Bergen county for the intelligent way in which they undertook to eliminate unqualified agents. They

made a survey town by town, listed those agents that they regarded as being non-policy writers and of the "office-in-the-hat" variety, and then requested their companies to terminate such agencies. He expressed the belief there was no impropriety in that course and he predicted that the same practice will be followed elsewhere. A company that gives up representation under such circumstances should be given a berth and a compensating income from responsible agents, he said.

He referred to the fact that the president of the New Jersey association favors application of the Bergen county plan elsewhere.

The organized agents, according to Mr. Wilson, cannot with consistency demand appointment of qualified agents unless a means of qualification is provided. Opportunities for insurance education must be offered. Several proposals have been made that the National association sponsor a nationwide educational effort, he said. The leaders do not favor that course, for one thing because the Insurance Institute of America offers such an opportunity. Educational facilities should be set up locally, he said. He referred to the fact that the Pittsburgh agents have established a full-fledged insurance course in their city and the Pennsylvania agents have assisted in establishing a correspondence course at Pennsylvania State College.

Haid's Assurances Keep Keel Even at Pennsylvania Rally

(CONTINUED FROM PAGE 5)

tate the handling of inquiries the Business Development Office has made arrangements with the various home offices or departmental offices to handle questions from agents. He urged close attention to the strengthening of local boards where weakness exists, saying that it is his conviction that no state association can be stronger or more effective than the local boards of that state.

One of the resolutions offered by W. R. Thomas, Pittsburgh, chairman resolutions committee and unanimously adopted, authorized the Pennsylvania association officers and directors to invite the company executives or their associations to appoint a committee or committees to meet with similar committees selected by the Pennsylvania association to "study and analyze conditions existent in the stock fire insurance business in Pennsylvania looking to the adoption of plans for the placing of the stock insurance business in this commonwealth on a still higher plane and for the establishment of an even closer relationship between stock companies and their agents."

No small factor in the atmosphere of justifiable satisfaction which pervaded the Bedford Springs meeting was the association's legislative record. More than 300 bills affecting insurance were introduced to the 1937 Pennsylvania legislature and every one which was hostile to insurance interests was defeated. Included in those defeated were compulsory insurance proposals of various kinds, including automobile, all sorts of state funds, monopolistic and otherwise, state control of rating and a general revision of the insurance laws.

Legislative Situation in Hand

Chairman R. H. Alexander of the legislative committee, General Counsel A. S. Arnold and Secretary-manager F. D. Moses were the subjects of much laudatory comment for their important contributions to the satisfactory outcome of the legislative session.

The legislative situation is under control until the next regular session opens Jan. 1, 1939, unless the governor calls a special session and specifically includes matter affecting insurance,

in his call. Compulsory automobile liability insurance is about the only matter likely to be included in a call.

The Pennsylvania people, however, are not disposed to rest on their oars and take it for granted that inimical legislation will be fended off as completely in 1939 as it was this year. President W. F. Wingett warned in his presidential address that agents may be legislated out of business if they don't get set for the 1939 legislative session. The association's legislative machinery can be counted on to be oiled up and ready for action well in advance of the next legislative session.

Cut into Membership Efforts

Success in legislative matters had the effect of cutting into the energies available for membership work, for in the various communities it is usually the same group of wheel-horses who do both types of work. The fiscal year, which began with 539 members, ended up with 500, Membership Chairman M. B. McCulloch, Lancaster, reported. However, it was the best year in the association's history with respect to membership turnover and delinquency.

Most of the loss in membership, he said, represented carry-overs who had never become full-fledged members. They had paid only part of their dues, or had paid up and resigned and were merely carried to the end of the year and dropped shortly thereafter. Mr. McCulloch said that the present number of delinquents is the smallest at the end of any fiscal year since the inception of the Pennsylvania association.

Chairman Offers Suggestions

Mr. McCulloch suggested, first, appointment of a committee to find ways and means of adequately financing the re-publication of the "Pennsylvanian" so as to publicize properly the work and accomplishment of the association; second, to appoint a membership committee drawn from the board of directors and membership at large, pledging these men to hold at least six meetings a year, if not centrally at least regionally, to familiarize themselves with the work being done by the various association committees and collaborating with the secretaries to see that adequate membership publicity is carried in the "Pennsylvanian" and in the press.

Mr. McCulloch further suggested adoption of a plan used very effectively in some sections, namely to enlist the services of the special agents of those stock companies which know the value of the association, are familiar with the principles behind its efforts, and which because of the very nature of their work are eminently suited to be of great assistance in enlarging the membership.

Handicaps to the furtherance of membership activities, however, are resulting from misunderstandings as to the purpose of the joint efforts of the Business Development Office and the state and National associations, Mr. McCulloch said.


"It has recently come to our attention

that a local organization was recently formed in and about the city of Allentown, which I am given to understand consists of about 50 local agents," he said. "This was formed last spring primarily, if not entirely, for the purpose of working with the special agents of the companies along the lines of the Business Development Office. Of that group there are only six or eight who are members of the state and National associations. In other words this local board or organization is not coextensive and there is a question as to whether it can be made so and yet the Business Development Office was started and is operated jointly by the fire insurance companies and the National association.

Cuts Membership Value

"Unless the field men of those companies to whom we have pledged our allegiance back up our association in matters of this kind and if the services of those things that the National and state associations work so hard to accomplish are made available through the special agents to members and non-members alike, thus detracting from the value of our membership, how can the company men expect our association to continue to back them up in ridding their business and our business from unfavorable elements and assure progress in our struggle to attain higher ideals and ethics in our profession?"

Attendance set a new record for Pennsylvania state meetings, being exceeded only by the meeting last year in Pittsburgh in conjunction with the Na-



Hundreds Helped

Don't let skepticism keep you from enjoying the profitable advantage of a plan that has helped hundreds of agents get ahead faster. Write today for the booklet "Planned Progress." Without obligation.

BOSTON INSURANCE CO.
OLD COLONY INSURANCE CO.
87 1/2 Kilby Street, Boston, Massachusetts

NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL \$2,000,000

A. & J. H. STODDART, General Agents

90 John Street - - - - - New York City

FIRE - AUTOMOBILE - WINDSTORM
BUSINESS INTERRUPTION INDEMNITY

tional association. More than 300 were registered this year.

W. R. Roberts, vice-president Pennsylvania association and auditor-general of the state, was the principal speaker at the annual dinner. Mr. Roberts made a plea for loyalty of companies to agents and vice-versa and expressed the hope that they would be able to iron out their problems without resort to legislation by the state. He said that he had heard much about organization but questioned whether agents are well organized as they should be. He pointed out that labor has made great strides in the last dozen of years because it is organized.

Wingett Is Toastmaster

President Wingett was toastmaster and former President J. W. Henry, Pittsburgh, introduced prominent guests. An excellent brand of musical entertainment was supplied by the KDKA quartet from Pittsburgh, through the courtesy of the Pittsburgh Insurance Club.

An unscheduled speaker at the end of the final session was Commissioner Hunt of Pennsylvania who had just arrived from Europe the previous day. He dwelt on the war scare in Europe and warned against any who might seek to drag this country into another war.

J. O. Keller, assistant to the president Pennsylvania State College, in charge of extension, told of the college's work in insurance education, which includes class work and correspondence courses. The college's policy is to arrange with local institutions to conduct courses where these schools are willing and able to include them in their curricula.

Discusses Agents' Viewpoint

C. F. Liscomb, chairman National association executive committee, who was introduced as the next president of the National association by former National President K. H. Bair, made a very well

received address on company-agency relations from the agents' viewpoint.

The Pittsburgh agents are moving in the direction of the establishment of a strong local board, according to H. P. Lichtenthaler, president of the Insurance Agents Association of Pittsburgh. Outside of the local boards of Monroe county and Wilkes-Barre, there are no adequate local boards in Pennsylvania, he said.

Leaders in the Pittsburgh association, interested in promoting a strong local board, conferred with secretaries and officers of effective organizations elsewhere and especially with those in Cleveland.

The Pittsburgh leaders, he said, desire to emulate what has been done in Cleveland. The budget in Cleveland, he observed, exceeds that of the Pennsylvania state association. He referred to the major victory that the Cleveland board accomplished when they persuaded the banks and trust companies "to stick to the banking and trust and investment business and to leave the insurance business to the insurance agents."

Overwhelms Pittsburghers

"That one accomplishment," he declared, "is so startling to us from Pittsburgh that it overwhelms us."

He gave a thumb nail sketch of the situation in various other cities that maintain effective boards. "Los Angeles," he said, "has fewer policy writing full-fledged class 1 agents than we have on Fourth avenue in Pittsburgh."

The board must embrace all lines, marine, casualty and surety, as well as fire, he said. The situation cannot indefinitely exist of playing fair on fire business, cutting rates in casualty and other lines, he asserted. A local board, he said, must be governed solely by the local agents; the financial obligations should be assumed exclusively by members; classes of business and the territory over which jurisdiction is assumed should be clearly defined and definite

membership classifications must be adhered to.

Control, he said, must be such as in Cleveland, as regards fire insurance, that policies covering property or subjects of insurance local to the city and sold in the city can be written only by or through class 1 members of the board. Proper brokerage rules permit of payment of brokerage only to foreign brokers on business owned outside of the authority of the local board.

Banks, trust companies, loan companies, corporations or persons in other businesses should be excluded.

Attorney Arthur S. Arnold of Philadelphia, counsel of the Pennsylvania association, gave a treatise on the regulation and control of rates. He traced the development of rate control in Pennsylvania.

The limitation in the rate control act that stock companies only must belong to rating bureaus, is "without rhyme or reason," he declared.

The control over casualty rates, other than compensation, he said, rests on implication rather than express provision. "This condition," he asserted, "should not be permitted to continue; the act should be amended by adding enactments, borrowed very largely from the compensation provisions, to remove all possible doubt and to withdraw the subject from the realm of uncertainty."

Independent Rating

The claims advanced to justify independent rating are manifestly absurd, Mr. Arnold declared. Those companies that promulgate rates for competitive purposes have little conception of the value of figures and their relation to safety, he contended.

If rating is not now a science, it should be so moulded, statistics and data so collected that ultimately it will be come a science, he said.

The effort of all rating schedules is to arrive at a rate that comes within the purview of the law in that it is just to the insured and the insurer alike.

If there is anything lacking to give the insurance commissioner the widest supervision, the greatest discretion in controlling and regulating rating bureaus it should be supplied, he said. Commissioners should not hesitate to exercise the supervision and control, leaving those who seek to escape control to take their case to court.

Individual companies that seek to take advantage of the grace and exemption of the law should be compelled to comply literally in fact and in spirit with the provision. Such compliance should not be permitted to be merely pretense. Companies should be required to file real rates, properly arrived at, subject to examination and capable of verification.

W. M. Reid, chairman of the activities committee of the Insurance Club of Pittsburgh, gave a talk, "Elevating Agency Standards." After describing the multiplicity of hazards and coverages today, as compared with the time when the agent's sole concern was with fire insurance in rather elemental aspects, Mr. Reid observed that elevation of agency standards is essential. Education is all important.

Education should embrace more exacting licensing requirements on the part of the insurance department, more careful selection in respect of new agency appointments by the companies and the educating of new agents by the company and by the efforts of agents themselves to increase their knowledge and that of their employees and to cooperate with the insurance department and companies in the undertaking.

E. S. Joseph Is Heard

Mr. Reid referred to the fact that whereas the majority of agents adhere strictly to the good practices in fire insurance and would abhor the cutting of a fire rate as much as the cutting of a throat, yet they have no hesitancy in representing cut rate casualty and surety companies.

E. S. Joseph, deputy Pennsylvania commissioner, gave an address in which

he treated the significance of the program of the department to make more exacting the requirements in respect of agency licensing. He asserted that by improving the level of agency standards, there will be improvement in the company expense ratios.

In deciding upon a commission scale, Mr. Joseph suggested that companies and agents consult the insurance department. The state officials, he declared, have a perspective that would enable them to make fair suggestions. He said he was making this suggestion despite the fact that insurance departments are reluctant to become involved in the commission issue and despite the fact that both companies and agents believe it is no concern of the department.

Clarke Smith, assistant superintendent special service department Royal Liverpool group, gave some very practical pointers for simplifying the approach on use and occupancy insurance; R. H. Alexander, as chairman legislative committee, gave its report. S. M. Albert, vice-president Pennsylvania association, gave the address of welcome.

All officers were reelected except that C. M. Thuma, Harrisburg, was elected treasurer to succeed E. D. Thomas of Scranton.

Reelected directors include R. H. Alexander, Pittsburgh; D. F. Ancona, Jr., Reading; J. W. Barr, Oil City; H. H. Kenney, Philadelphia; C. C. Kohne, Pittsburgh; G. H. Lindquist, Tarentum; Q. A. McBride, New Castle; W. C. McCormick, Williamsport; N. B. McCulloch, Lancaster; I. D. McQuiston, Erie; S. W. Miller, Washington; J. F. Morgan, Lewistown; W. L. Nicholson, Altoona; J. K. Payne, Philadelphia; Henry Schmid, Wilkes-Barre; J. H. Sprecher, Lebanon; W. R. Thomas, Pittsburgh.

Nominations were presented by P. W. Bierstein, Shenandoah, chairman of the nominating committee.

R. S. Vail Accidentally Killed

R. S. Vail, well known Chicago broker, son of the late H. S. Vail and partner in H. S. Vail & Sons of Chicago, was fatally wounded when a rifle he was cleaning was discharged and the bullet entered his head. He was preparing for a hunting trip in North Carolina. He had been connected with Vail & Son since 1906 and was 53 years of age. A brother, Malcolm D., member of Vail & Son, survives him.

Open with Accident—Sell your prospect an accident policy to get acquainted and pave the way to other sales. For sales suggestions read *The Accident & Health Review*, A-1946 Insurance Exchange, Chicago. Sample copy 10 cents.

FACTUAL APPRAISALS

Impartial Valuations of Industrial and Commercial Property... A quarter century of factual appraisal service to America's more conservative business institutions.

THE LLOYD-THOMAS CO.

RECOGNIZED AUTHORITIES ON PHYSICAL VALUES

APPRAISAL ENGINEERS

4411-15 HAVENWOOD AVE., CHICAGO

GET new business • RENEW old business • DISARM competition

How? Ask about

The Fire, Casualty & Surety Bulletins

420 East Fourth Street • Cincinnati, Ohio

Convenient Location

EMIL EITEL
KARL EITEL
ROY STEFFEN

ROOMS \$2.25 UP
WITH BATH \$3.25 UP
"Known for good food"

in the heart of Chicago

BISMARCK

HOTEL RANDOLPH & LA SALLE **CHICAGO**

MORE FOR YOUR MONEY AT THE HOTEL NICOLLET

Stopping at the Hotel Nicollet in Minneapolis is an inexpensive luxury. And once you've tried it, you won't be satisfied anywhere else. It's the biggest hotel value in the Northwest!

600 large, modern rooms... as low as \$3.00 a day. Friendly service. Delicious food in the Coffee Shop and two other restaurants.

HOTEL NICOLLET

MINNEAPOLIS

Neil R. Messick, Mgr.

National Hotel Management Co., Inc. Ralph Hitz, President

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

ALABAMA

**LAW OFFICES OF
COLEMAN, SPAIN,
STEWART & DAVIES**
706 to 719 Massey Building
Insurance Attorneys
Birmingham, Alabama

ARIZONA

HENRY C. McQUATTERS
Masonic Building
Flagstaff, Arizona

Trial of all insurance cases in State and Federal Courts. Covering Northern Arizona.

CALIFORNIA

LAWRENCE HALL
640 Jergins Trust Building
Long Beach, California

Specializing in trial work. Equipped for investigation and claim work in Long Beach—Los Angeles harbor area.

STEADMAN G. SMITH
920 W. P. Story Building
Los Angeles, California

Admitted Illinois 1921—California 1924
Trial of insurance matters in State and Federal Courts.

**WILLIAMSON, RAMSAY &
HOGE**

Title Insurance Building
433 S. Spring Street
Los Angeles, California

DUNN, WHITE & AIKEN

1440 Broadway
Oakland, California

**HUSTON, HUSTON &
HUSTON**
Capital National Bank Building
Sacramento—California
Also Offices
Democrat Building
Woodland, California

**STEARNS, LUCE, FORWARD
& SWING**

1220 San Diego Trust & Savings Building
San Diego, California
Travelers, Standard Accident, Maryland Casualty and many others on request.
Defense of Insurance Companies in Southern California.

GLENSOR & SCHOFIELD

449 Mills Tower
San Francisco, California

**HADSELL, SWEET,
INGALLS & LAMB**

Financial Center Building—San Francisco
Partial Representation: Continental Cas. Co., Fidelity & Cas. Co., Globe Ind. Co., Great Amer. Ind. Co., London Guarantee & A. Co., Medical Prot. Co., New Amsterdam Cas. Co., Phoenix Ind. Co., Royal Ind. Co. and various Life, Fire and Health and Accident Companies.

CALIFORNIA (Cont.)

KEYES & ERSKINE
Herbert W. Erskine William A. White
Morse Erskine J. Benton Tulley
625 Market Street
San Francisco, California
General Counsel Pacific National Fire Ins. Co., Trial of insurance cases in State and Federal Courts.

JOHN J. TAHENY
Hobart Building
San Francisco, California
Representing Associated Indemnity Corp., General Reinsurance Corp., and others.
Former vice-president and general counsel of Associated Indemnity Corp., and Associated Fire & Marine Ins. Co., San Francisco.

**THORNTON, MENZIES &
TAYLOR**
311 California Street
San Francisco, California
548 South Spring Street
Los Angeles, California
Refer to any insurance office in San Francisco. Aetna, Continental, Caledonian, Home, Home Indemnity. Others on request.

COLORADO

**GRANT, ELLIS, SHAFROTH
& TOLL**

730 Equitable Building
Denver, Colorado

JOHN B. BARNARD
420 Colorado Building
Pueblo, Colorado

Reference, Fire Companies Adjustment Bureau, Inc.

CONNECTICUT

PULLMAN & COMLEY
556 Main Street
Bridgeport, Connecticut

Aetna Group, Mass. Bonding, Continental Casualty, Employers' Liability, Hartford Accident and many others given on request.

Specializing in defense of Insurance Companies.

WOODHOUSE & SCHOFIELD
983 Main Street
Hartford, Connecticut

American Auto. Ins. Co. of St. Louis, Home Indemnity Co. of N. Y., American Surety, Preferred Accident, Norwich Union Indemnity, All States Insurance Co., New York Casualty and many others on request.
"Equipped for investigations, adjustments and settlement of all claims and for trial of all insurance cases in State and Federal courts."

**WATROUS, HEWITT, GUM-
BART & CORBIN**

205 Church Street New Haven, Connecticut
Aetna, Indemnity of North America, Merchants Mutual Casualty Co., and others.
Equipped for investigations, defense trial work—insurance companies—all Courts.

DELAWARE

**MARVEL, MORFORD, WARD
& LOGAN**

Delaware Trust Building
Wilmington, Delaware
Specializing in Insurance and Corporation matters.

DIST. OF COLUMBIA

**BRANDENBURG &
BRANDENBURG**

719—15 Street, N. W.
Washington, D. C.
U. S. Fidelity & Guaranty Co.; St. Paul-Mercury; Associated Indemnity Co., San Francisco; others on request.
Investigations.

FLORIDA

**MARKS, MARKS, HOLT,
GRAY & YATES**
1321 Graham Building
Jacksonville, Florida

Equipped for investigations, adjustments and trial of all insurance cases in Northern Florida.

MAGUIRE & VOORHIS
Florida Bank Building
Orlando, Florida

Representing the Aetna Group, American Surety, Fireman's Fund, New Amsterdam, National Surety, Standard Accident and many others.
Trial of all insurance cases in State and Federal Courts in this territory.

**WATSON & PASCO
& BROWN**

American National Bank Building
Pensacola, Florida

United States Fidelity & Guaranty; Hartford; New Amsterdam; Sun; Lumbermen's Mutual; Martin & Company.

WYLIE & WARREN

386-312 Hall Building
St. Petersburg, Florida
American Surety Company of N. Y., New York Casualty Company, Glens Falls Indemnity Co., Standard Accident & Insurance Co., Mass. Bonding & Ins. Co.
Equipped for investigations, adjustments and trial of insurance cases in State and Federal Courts.

**McKAY, MacFARLAND,
JACKSON & RAMSEY**

Citrus Building
Tampa, Florida
Representing about thirty-five leading casualty and surety companies—names given on request.
Equipped for investigations, adjustments and trial of insurance cases in all courts.

GEORGIA

**BRYAN, MIDDLEBROOKS &
CARTER**

LAW OFFICES
924 Citizens & Southern National Bank Bldg.
Atlanta, Georgia
Equipped for investigations, adjustments, settlement of claims, and trial of all insurance cases in Georgia.

**HITCH, DENMARK &
LOVETT**

17 Drayton Street
Savannah, Georgia
Representing American Surety Co. of N. Y., New York Cas. Co., Continental Cas. Co., National Surety Corp., and numerous others.
Equipped for investigations, adjustments, settlement of claims, and trial of all insurance cases in State and Federal Courts in Southern District of Georgia.

IDAHO

RICHARDS & HAGA
517 Idaho Building
Boise, Idaho

American Surety Co. of N. Y., Fidelity & Casualty Co., New York Casualty, Fireman's Fund Indemnity, General Casualty, Zurich Gen. Acc. & Liability, Sun Indemnity, Seaboard Fire & Marine, American Motorists, Manufacturers & Wholesalers Ind. Exchange, Liberty Mutual, Automobile Mutual Ind. United Mutual Fire, et al.

O. R. BAUM
CARLSON BLDG.
Pocatello, Idaho

Representing U. S. F. & G., Great American Indemnity, U. S. Casualty, Home Indemnity, Home Insurance Co., New Amsterdam Casualty. Equipped for investigations, adjustments and settlement of claims.

IDAHO (Cont.)

**FRANK L. STEPHAN
AND
J. H. BLANDFORD**

Twin Falls Bank & Trust Co. Bldg.
Twin Falls, Idaho

Representing U. S. Fidelity & Guaranty, Aetna Casualty & Surety and others on request. Equipped for investigation of claims and trial of insurance cases.

ILLINOIS

JOHN K. NEWHALL

402 Keystone Building
Aurora, Illinois

Travelers, F. & C., Maryland Casualty Co. Important investigations and adjustments.

**CLAUSEN, HIRSH &
MILLER**

Attorneys & Counselors
135 South La Salle Street
CHICAGO

Special Attention to the Law of
Fire Insurance and Taxation

**COLLINS, HOLLOWAY
& KELLY**

Room 1029—111 W. Washington St.
Chicago, Illinois

Insurance, defense, casualty and workmen's compensation. Client references upon request.

KENNEDY & FISCHER

10 South La Salle Street
Chicago, Illinois

Detroit Inter-Insurance Exchange
The Chicago Motor Club

LORD, LLOYD & BISSELL

Rm. 2460—135 South La Salle Street
Chicago, Illinois

Insurance defense—Casualty, Surety, Life & Fire Lines.

McKENNA & HARRIS

166 West Jackson Boulevard
Chicago, Illinois

Insurance Defense
Sun Indemnity, Liberty Mutual, Car & General, U. S. F. & G. Others on request.

**MILLER, GORHAM, WEST-
COTT & ADAMS**

One La Salle Street
Chicago, Illinois

Zurich General Accident Ins. Co., London Guarantee & Accident Co., Inter-Insurance Exchange of Chicago Motor Club. Others on request.

**POPPENHUSEN, JOHNSTON,
THOMPSON & RAYMOND**

Eleven South La Salle Street
Chicago

Trial of Insurance cases—Casualty, Surety, Fire and Life—in all courts in northern Illinois.

EDWARD W. RAWLINS

James F. Wright
Associate

77 West Washington Street
Chicago, Illinois

Aetna affiliated companies, Massachusetts Bonding, The Medical Protective Company, Automobile Owners Insurance Co.

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

ILLINOIS (Cont.)

BARR & BARR

416 Rialto Square Building
Joliet, Illinois

Important investigations and adjustments. Travelers, Continental Casualty Co., Loyalty Group and others.

CLARENCE W. HEYL

8th Floor Central National Bank Bldg.
Peoria, Illinois

Trial of Insurance cases: representing MARYLAND, FIDELITY & CASUALTY, ROYAL GLOBE, EAGLE, BANKERS INDEMNITY AND OTHERS.

INDIANA

DAVIS & EICHHORN

Gary State Bank Building
Gary, Indiana

Does Accident & Guarantee Co., Columbia Casualty Co., American States Insurance Co., and many others. Important investigations considered. Equipped for trial of all insurance cases in State and Federal Courts in Northwest Indiana.

HENRY & FUNK

Investigations—Adjustments—Trial Work
References on Request
SECURITY TRUST BUILDING
INDIANAPOLIS

LUTZ AND JOHNSON

Suite 728-32 Circle Tower
Indianapolis, Indiana

Insurance Attorneys

NOEL-HICKAM-BOYD & ARMSTRONG

Suite 1019-130 East Washington
Indianapolis, Indiana

Aetna Group, Commercial Casualty, Metropolitan Casualty, Standard Surety & Casualty, N. Y., and many others. Trial of all insurance cases in State and Federal Courts.

SLAYMAKER, MERRELL & LOCKE

Attorneys specializing in All Phases of Fire, Marine, Life & Casualty Insurance Litigation
751-760 Consolidated Building
INDIANAPOLIS

IOWA

HICKENLOOPER and MITVALSKY

Merchants National Bank Building
Cedar Rapids, Iowa

Northwestern National Casualty Co., Milwaukee, Wis., and others on request. Defense trial of all insurance cases in State and Federal Courts in this territory. Equipped for investigation, adjustment and settlement of claims.

SWANSON & PERKINS

Park Building
Council Bluffs, Iowa

Equipped for investigations in Southwest Iowa. Trial of insurance cases in State and Federal Courts.

CARL H. LAMBACH

1102 Davenport Bank Bldg.
Davenport, Iowa

Specializing in insurance trial work in State and Federal Courts. Department for investigations in Eastern Iowa.

IOWA (Cont.)

BRADSHAW, FOWLER, PROCTOR & FAIRGRAVE

Suite 510 Crocker Building
Des Moines, Iowa

Representing Continental Casualty—Loyalty Group—Hartford Accident and many others. Equipped for investigations and adjustments of Insurance Claims.

COMFORT & COMFORT

Frank J. Comfort George P. Comfort
1107 Southern Surety Building
Des Moines, Iowa

Massachusetts Bonding & Insurance Co., Casualty Reciprocal Exchange. Trial of civil cases. Investigations and adjusting.

STIPP, PERRY, BANNISTER & STARZINGER

LAWYERS
1009-1023 Bankers Trust Building
DES MOINES, IOWA

Travelers—Northwestern Life Co.—Globe Indemnity—Fireman's Fund. Equipped for investigations, settlement of claims and trial of all insurance cases in State and Federal Courts.

MILCHRIST, SCHMIDT & MARSHALL

700-704 Security Building
Sioux City, Iowa

New York Life Insurance Co., Penn Mutual Life Insurance Co., The Equitable Life Assurance Society, London & Lancashire Indemnity Co., The Preferred Accident Insurance Co. of N. Y.

KANSAS

O. R. STITES

Citizens National Bank Building
Emporia, Kansas

Travelers, U. S. Fidelity & Guaranty, Western Casualty & Surety, Maryland Casualty, many others. Investigations, adjustments.

VANCE, HOPE & FLEMING

Walters Building
Garden City, Kansas

Continental Insurance Co., Chicago, Ill., S. W. Greyhound Lines, Central Surety Company, Fidelity & Deposit Co., Baltimore. Equipped for investigation and reports.

HALL & CLARK

303-304 Wolcott Building
Hutchinson, Kansas

Specializing in all phases defense of insurance companies. Reference: Western Adjustment & Inspection Company.

KELLER, MALCOLM & BURNETT

284 National Bank Building
Pittsburg, Kansas

Counsel for: Employers Group, Standard Accident, Central Surety, Sun Indemnity, U. S. F. & G., Northwestern National, Prudential and others. Specializing in Insurance Law. Equipped for investigations, settlement of claims and trial of insurance cases in State and Federal Courts in Southeastern Kansas.

PINGRY & PINGRY

First National Bank Building
Pittsburg, Kansas

The Aetna Group, Manufacturers & Wholesalers Indemnity Exchange, The Mercers Casualty Company, Indemnity Insurance Company of North America, The Glass Falls Indemnity Company. Equipped for investigations, adjustments, settlement and trial of insurance cases over southeastern Kansas.

NORRIS & JENKINS

Public Utility Bldg.
Salina, Kansas

Insurance Companies represented: Fidelity & Casualty, Fidelity & Deposit, Loyalty Group, American Surety, Hardware Mutual and many others. Equipped for investigations, adjustments and trial of cases in Northwest Kansas.

KANSAS (Cont.)

HARRIS & SHEARER

302 Brown Building
Wichita, Kansas

Ohio Casualty, Employers Casualty, Builders & Manufacturers and other. Equipped for investigations.

KENTUCKY

KEENON, HUGUETET & KESSINGER

Security Trust Building
Lexington, Kentucky

Prudential Insurance Company; Yorkshire; Massachusetts Bonding; National Casualty, Detroit; Greyhound Lines and others. Equipped for investigations, adjustments, and trial of all insurance cases in State and Federal Courts.

WILLIAM J. GOODWIN

1017 Kentucky Home Life Building
Louisville, Kentucky

Investigations, adjustments and trial of all insurance cases in State and Federal courts. Former trial attorney for City of Louisville.

WOODWARD, DAWSON & HOBSON

Insurance Attorneys

615-24 Kentucky Home Life Building
Louisville, Kentucky

LOUISIANA

McCOY, KING & JONES

Suite 515 Weber Building
Phone 400
Lake Charles, Louisiana

American Auto Ins. Co., American Surety, Employers Group, Fireman's Fund Ins. Co., Maryland Casualty, Travelers Group, U. S. F. & G., and many others. Investigations and adjustments all over this territory.

LESLIE P. BEARD

1914 American Bank Building
New Orleans, Louisiana

Trinity Universal, Sun Indemnity, Central Surety & Insurance Corp., and many others. Equipped for investigations, adjustments, and trial of all cases in State and Federal Courts in Eastern Louisiana.

MARYLAND

WALTER L. CLARK

Roszel C. Thomsen
Clater W. Smith

Baltimore Trust Building
Baltimore, Maryland

MASSACHUSETTS

AVERY, DOOLEY, POST & CARROLL

177 State Street
Boston, Massachusetts

Factory Mutual Insurance Co., Bankers Indemnity Co. of Newark, Builders & Manufacturers of Chicago, Pacific Indemnity Co. of Los Angeles, Manufacturers of Philadelphia, Marvel Service Group. Complete claim, adjustment and legal service.

WILLARD, ALLEN & MULKEM

100 Milk Street
Boston, Massachusetts

Aetna Group, New Amsterdam, Farm Bureau, Bloomington, Ill., and others on request. Investigations and trials in upper New England States.

MASS. (Cont.)

MILTON J. DONOVAN

31 Elm Street
Springfield, Massachusetts

Fire Companies Adjustment Bureau, Inc. Trial of all insurance cases including casualty, fire and surety in State and Federal Courts.

CHARLES W. PROCTOR

390 Main Street
Worcester, Massachusetts

Continental Casualty Co., Fidelity and Casualty Co. Home Indemnity Co., and others on request. Equipped for Investigations.

MICHIGAN

BEAUMONT, SMITH & HARRIS

2900 Union Guardian Building
Detroit, Michigan

ALEXANDER, McCASLIN & CHOLETTE

2217 National Bank Building
Detroit, Michigan

Equipped for investigations and defense of all insurance cases—State and Federal Courts.

HENRY A. PLATT

2111 National Bank Building
Detroit, Michigan

Specializing in defense Trial work for Insurance Companies.

SEABORG & RICE

Attorneys and Counselors
827 Penobscot Building
Detroit, Michigan

Randolph 7770

MILLARD & ROBERTS

1326 Union Industrial Building
Flint, Michigan

Royal Indemnity Co., American Auto Insurance Co., Central Surety Insurance Co., Michigan Mutual Liability Co., and National Fire Insurance Co.

ALEXANDER, McCASLIN & CHOLETTE

Peoples National Bank Building
Grand Rapids, Michigan

New York Casualty, Fidelity & Casualty, General Accident, U. S. Fire, London Guarantee & Acc., American Surety, Employers' Liability. Equipped for investigations this territory. Defense trial—all insurance cases—western Michigan.

KNAPPEN, UHL, BRYANT & SNOW

700 Michigan Trust Building
Grand Rapids, Michigan

Fidelity & Deposit Co. of Maryland, The Travelers, Hardware Mutual and others on request. General insurance litigation in State and Federal Courts.

HARRY D. BOARDMAN

607 Jackson City Bank Bldg.
Jackson, Michigan

Western Adjustment Company. Former Prosecutor, Jackson County, and Assistant Attorney General of Michigan. Trial work—investigations.

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

MICHIGAN (Cont.)

CLAIR S. BEEBE
1003 American National Bank Bldg.
Kalamazoo, Michigan

Western Adjustment & Inspection Co.
Trial of all insurance cases in State and Federal courts in this territory.

WM. C. BROWN
415 Hollister Bldg.
Lansing, Michigan

Representing about 25 Companies.
Trial in State and Federal Courts and before all State Departments and Boards.
Equipped for investigations.

MINNESOTA

MILLER, FOOTE & MILLER
Fournet Bldg.
Crookston, Minn.

Royal Group, Hardware Mutual, Eagle Indemnity and others upon request.
Equipped for investigations, adjustments and settlement of claims.

GILLETTE, NYE, HARRIES & MONTAGUE
1200 Atworth Bldg.
Duluth, Minn.

Globe Indemnity, U. S. P. & G., American Auto, Zurich, St. Paul Mercury, and many others on request.
Equipped for investigations, adjustments—northwestern Minnesota.

FIELD & FIELD

Fergus Falls National Bank Bldg.
Fergus Falls, Minn.

Aetna Insurance Co., Maryland Casualty Co., Hartford Indemnity Co., All-State Insurance Co.
Equipped for investigations, adjustment of claims in western Minnesota.

W. H. FREEMAN

901 Northwestern Bank Bldg.
Minneapolis, Minn.

Employers Group of Boston, Great Lakes Casualty, Union Central, All-State, Builders and Manufacturers, Chicago, and others.
Equipped for investigations and adjustments.

JOHN ROLAND WARE

1150 Baker Building
Minneapolis, Minn.

General Counsel: Home Farmers Mutual Ins. Co., Farmers Cooperative Mutual Insurance Assn.

CHARLES H. RICHTER

American National Bank Bldg.
St. Cloud, Minn.

American Surety Co., U. S. Casualty Co., and others on request.
Equipped for investigations and adjustments in this territory.

BRIGGS & BRIGGS

915E First National Bank Bldg.
St. Paul, Minn.

Fidelity and Casualty Co. of N. Y. Others on request.
Equipped for investigations, adjustments and defense of insurance cases. Trial of all cases in State and Federal Courts.

NEBRASKA

C. L. CLARK
410 Richards Building
Lincoln, Nebraska

Defense of insurance cases in all courts.
Investigation, adjustment and settlement of claims.
Loyalty Group, Northwestern National Casualty Company, Trinity Universal Insurance Company.
Others on request.

NEBRASKA (Cont.)

HOAGLAND, CARR & HOAGLAND

Suite 9-13, Tramp Building
North Platte, Nebraska

U. S. F. & G., Continental Casualty, Hartford Accident & Indemnity, St. Paul Mercury & Ind., Zurich, Western Insurance Co., and others on request.
Equipped for investigations and adjustments in western Nebraska.

ROSEWATER, MECHAM, SHACKELFORD & STOEHR

1028-40 City National Bank Building
Omaha, Nebraska

Representing 35 Insurance Companies—Kemper Group—Loyalty Group—Sun—Home—Liberty of Boston—American Surety—Security of Chicago—Employers of Wausau—Associated Ind. and others.
Complete trial and claim service over Nebraska and Western Iowa.

E. L. MAHLIN

K. C. Sutherland, Associate
201 Petrow Building
Fremont, Nebraska

Defense trial work of all insurance cases in State and Federal Courts.
Investigations, adjustments, settlement of claims.

NEVADA

C. D. BREEZE

120 South 2nd Street
Las Vegas, Nevada

U. S. F. & G., Los Angeles, American Surety Co., San Francisco, and others on request.
Equipped for investigations and adjustments. Trial Defense Insurance Companies—Southern Nevada.

NEW JERSEY

EDWARDS, SMITH & DAWSON

1 Exchange Place
Jersey City, New Jersey

Fidelity & Casualty Co. of New York, London Guaranties & Accident Co., Hardware of Stevens Point, Wisconsin.
Equipped for investigations.

JOHN A. McKENNA

810 Broad Street
Newark, New Jersey

Specializing in Defense trial work for Insurance Companies—State and Federal Courts.
Investigations and Adjustments.

NEW MEXICO

MANN and TONKIN

605 Sunshine Building
Albuquerque, New Mexico

Metropolitan Casualty Insurance Co.; Commercial Casualty Co.; American Automobile Assn.; others on request.
Trial of all insurance cases in State and Federal Courts in the State of New Mexico.

NEW YORK

AINSWORTH & SULLIVAN

75 State Street
Albany, New York

Represent: Fire Companies' Adjustment Bureau, Inc.; Employers' Group; The Fidelity & Casualty Company of New York; Hartford Accident & Indemnity Co.; Hardware Mutual Casualty Co.; Western Insurance Companies; others on request.
Trials and investigations in Eastern New York.

David F. Lee Edward E. O'Brien
David Levene Donald W. Kramer

LEE, LEVENE, O'BRIEN & KRAMER
TRIAL LAWYERS
310 Security Mutual Bldg.
BINGHAMTON, NEW YORK

Insurance attorneys. Especially equipped to handle investigations, adjustments and litigation over central New York.

WILLIAM LURIE

291 Broadway, New York City

American Surety Co. of New York, New York Casualty Co., Loyalty Group, Seaboard Surety Co.
Equipped for investigations.

NEW YORK (Cont.)

PLATOW, LYON & STEBBINS

60 Broad Street
New York City

Defense attorneys for marine and casualty underwriters. References upon request. Equipped for investigations.

NAYLON, MAYNARD & SMITH

505 State Street
Schenectady, New York

General Insurance, investigations and litigations.

MACKENZIE, SMITH & MITCHELL

821 Onondaga County Savings Bank Bldg., Syracuse, New York
Aetna Insurance Co. Group, Mass. Bonding & Ins. Co., Associated Indemnity Ins. Co., Fire Co.'s
Adjustment Bureau and others on request.
Equipped for investigations

NORTH CAROLINA

HARKINS, VAN WINKLE & WALTON

Jackson Building
Asheville, North Carolina

United States Fidelity & Guaranty, Hartford Accident, Home, N. Y., Sun, Glens Falls, American Auto, many others on request.
Trial of all insurance cases in State and Federal Courts.

JNO. A. McRAE

108 Law Building
Charlotte, North Carolina

General American and others upon request
Equipped for investigations, adjustments, trial of all insurance cases in State and Federal Courts.

NORTH DAKOTA

NILLES, OEHLERT & NILLES

504 Black Bldg.
Fargo, N. D.

Continental Casualty Co., Standard Accident Insurance Co., Home Indemnity Co., St. Paul Mercury Indemnity, Insurance Co. of N. A. Represent Western Adjustment and Inspection Co.
Equipped to handle investigations and adjustments in southern North Dakota.

BANGS, HAMILTON & BANGS

215 South Third Street
Grand Forks, N. D.

National Surety Corporation, Fidelity Casualty Co., Hartford Accident & Indemnity Co., and others on request.
Equipped for investigations, adjustments in all northern North Dakota.

OHIO

WAITE, SCHINDEL & BAYLESS

1318-27 Union Central Life Building
Cincinnati, Ohio

Insurance litigation, specializing in Life, Casualty and Fire—Trials in Federal and State Courts—Reference on request.

BULKLEY, HAUXHURST, INGLIS & SHARP

630 Bulkley Building
Cleveland, Ohio

Fireman's Fund Ins. Co., American Insurance Co., Bankers Indemnity Ins. Co., Globe Indemnity Co., Continental Casualty Co., London Guaranties & Accident Co., Ltd.

FOOTE, BUSHNELL, BURGESS & CHANDLER

1250 Terminal Building
Cleveland, Ohio

Metropolitan Life Insurance Co., Medical Protective Co., Hartford Accident & Indemnity Co., Western Insurance Co., Columbia Casualty Co., Ocean Accident & Guarantee Co.

OHIO (Cont.)

JOHN H. McNEAL

and
HARLEY J. McNEAL
582 Auditorium Bldg., 1367 E. 9th St.
Phone Main 1928 CLEVELAND

Attorneys-at-Law
Facilities for investigations, adjustments and trial work over Northern Ohio.

HEDGES, HOOVER AND TINGLEY

8 East Long Street
Columbus, Ohio

Fireman's Fund Indemnity Co.
Massachusetts Bonding and Ins. Co.
Equipped for investigation and adjustments.

PICKREL, SCHAEFFER, HARSHMAN & YOUNG

Gas & Electric Building
Dayton, Ohio

Hartford Accident & Indemnity, Fireman's Fund, Fidelity & Casualty, Western Ins. Group, Bankers Indemnity.
Investigation and Adjustment Department.

LOGAN & BRADLEY

408 Home Bank Building
Toledo, Ohio

WILLIAM E. PFAU

710 Union National Bank Building
Youngstown, Ohio

Continental Casualty, American Motorists, New Amsterdam, Royal, Standard & C. Buckeye. Many others on request.
Equipped for investigations and adjustments. Defense trial—all insurance cases.

OREGON

HARRIS & BRYSON

291-8 Miner Building
Eugene, Oregon

Zurich General Accident and Liability Insurance Company, Ltd.; Manufacturers and Wholesalers Indemnity Exchange. (Other companies on request.)
Equipped for investigation, adjustments, settlements of all insurance cases, and trial in State and Federal Courts.

BARTLETT COLE

1124 Board of Trade Bldg.
Portland, Oregon

Careful attention to all insurance matters.
Trial of all insurance cases in State and Federal Courts.

DEY, HAMPSON & NELSON

800 Pacific Building
Portland, Oregon

Continental Cas. Co., American Motorist, Pacific Greyhound Lines and others.

RAFFETY & PICKETT

418 Mead Building
Portland, Oregon

Globe Indemnity Co., Fireman's Fund Insurance Co. (Marine Department), other names upon request.
Equipped to make investigations and adjustments, also trial of insurance cases in all State and Federal Courts.

PENNSYLVANIA

MOORHEAD and KNOX

1732 Oliver Building
Pittsburgh, Pa.

Equipped for investigations.
Defense of Insurance Companies in State and Federal Courts.

(Continued next page)

INSURANCE ATTORNEYS

● The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

PENN. (Cont.)

THORP, BOSTWICK, REED & ARMSTRONG

Grant Building
Pittsburgh, Pa.
Seaboard Surety Co., American Surety Co. (Pittsburgh office), U. S. Fidelity & Guaranty (some cases), others on request.
Investigations.

RHODE ISLAND

SHERWOOD & CLIFFORD

1503 Turks Head Building
Providence, R. I.
General Counsel: Factory Mutual Liab. Ins. Co., and Automobile Mutual Ins. Co. of America.
Rhode Island Counsel: Employers' Liability, Century Indemnity and others.
Investigations, Adjustments and trial of all cases.

SOUTH CAROLINA

ROBERT McC. FIGG, JR.

43 Broad Street
Charleston - South Carolina
The Travelers Insurance Company, American Surety Company of New York, Hartford Accident & Indemnity Company, New York Casualty Company.
Trial of all insurance cases in State and Federal Courts. Equipped for investigations and adjustments.

THOMAS-LUMPKIN & CAIN

1806-7 Central Union Building
Columbia, South Carolina
Specializing in Fire, Casualty, Surety and Life. Trial of all cases.
Equipped for investigations and adjustments all over South Carolina.

SOUTH DAKOTA

BAILEY, VOORHEES, WOODS & BOTTUM

Sioux Falls
Charles O. Bailey (1886-1928)
John H. Voorhees Melvin T. Woods, Jr.
Theodore M. Bailey Roswell Bottum
Howell L. Fuller Ralph S. Rice

BOYCE, WARREN & FAIRBANK

355 Boyce Building
Sioux Falls, S. D.
Hardware Mutual, Mutual Benefit Health & Accident, Northwestern National Casualty, Bankers Indemnity, London Guarantee & Accident.

WALTER STOVER

First Citizens National Bank Building
Watertown, S. Dakota

TENNESSEE

POORE, KRAMER & TESTERMAN

382 Fidelity Bankers Trust Building
Knoxville, Tennessee
Zurich Insurance Co., Chicago, Ill.; Preferred Accident Ins. Co., New York; Commercial Standard Ins. Co., Fort Worth, Texas; and other companies on request.
Equipped for investigation, adjustments and trial of cases in all courts in Eastern Tennessee.

TEXAS

UNDERWOOD, JOHNSON DOOLEY & HUFF

808 Amarillo Building
Amarillo, Texas
Consolidated Underwriters, Commercial Standard Insurance Co., Maryland Casualty Co., Texas Employers Insurance Assn., others on request.
Equipped for investigations, adjustments, trial of all insurance cases state and federal courts, Panhandle and West Texas.

TEXAS (Cont.)

COLEMAN GAY

Norwood Building
Austin, Texas
Travelers—American Indemnity—Glens Falls—others on request.
Practice before all State Departments.

HUBBARD, DYER & SORRELL

City National Bank Building
Corpus Christi, Texas
References: Maryland Casualty Company, American Fidelity & Casualty Company, Traders & General Insurance Company.
Specializing in Insurance Law
Equipped for Investigation and Claims

LAW OFFICES

COKE & COKE

First National Bank Building
DALLAS, TEXAS
Romer J. Coke Thomas G. Murman
Henry C. Coke, Jr. John N. Jackson
Julian B. Mastin Arthur E. Hamilton

CANTEY, HANGER & McMAHON

15th Floor, Sinclair Building
FORT WORTH, TEXAS
Samuel B. Caney Samuel B. Caney, Jr.
(1883-1924) Alfred McKnight
William A. Hanger Gillie A. Johnson
Mark Mahon B. K. Hanger
W. D. Smith
Investigations, Adjustments, Trial All Cases

COLE, PATTERSON & COLE

Citizens State Bank Building
Houston, Texas
Robert L. Cole, Sr. J. W. McDaniel
Sennott B. Patterson Harold T. Thorne
Robert L. Cole, Jr. R. E. Owens
Seymour Lieberman
Chicago Lloyds
Standard Accident Insurance Company of Detroit.
United States Casualty Co. of New York City, etc.
Equipped for investigation, adjustment, trial of all insurance cases and oil cases.

LAW OFFICES OF

EDWARD S. BOYLES

FIRST NATIONAL BANK BUILDING
HOUSTON, TEXAS
Edward S. Boyles Willard L. Russell
M. S. McCordale T. Lee McMahon
Bruce C. Billingsley Hugh Q. Bock
E. F. Gibbons

CRENSHAW & DUPREE

First National Bank Building
Lubbock, Texas
Representing U. S. F. & G. F. & D., Maryland Casualty, American National Ins. Co., Amicable Life Ins. Co., and many others.
Trial of all insurance cases in all courts. Equipped for investigations, adjustments, settlement of claims in plains Country.

BIRKHEAD, BECKMANN, STANARD & VANCE

808-811 Gunter Building
San Antonio, Texas
Continental Casualty Co., Chicago; Indemnity Ins. Co. of North America, Phila.; Mass. Bonding & Ins. Co., Boston; Provident Life and Acc. Ins. Co., Chattanooga; Sun Indemnity Co. of New York; Volunteer State Life Ins. Co., Chattanooga, and others.

MOURSUND, BALL, MOURSUND & BERGSTROM

613 Frost National Bank Building
San Antonio, Texas
Loyalty Group and others given on request.
Trial of all insurance cases, State and Federal Courts this territory.

UTAH

THATCHER & YOUNG

First Security Bank Building
Ogden, Utah
Travelers, Great American Indemnity, Maryland Casualty and others on request.
Equipped for investigations, adjustments, defense of insurance companies in Northern Utah.

UTAH (Cont.)

BADGER, RICH & RICH

604-610 BOSTON BUILDING
SALT LAKE CITY, UTAH
Equipped for investigations, adjustments, trials. Representing Standard Accident, Sun Indemnity, Zurich, State Farm Mutual Auto, Western Casualty & Surety, Employers Mutuals, Chicago Lloyds, United Services Automobile Association, Glens Falls, Farmers Mutual Automobile and others upon request.

STEWART, STEWART & CARTER

1105 Continental Bank Building
Salt Lake City, Utah
Equipped for investigations, adjustments, settlements of claims and trial of all insurance cases State of Utah

WASHINGTON

DAVIS AND GROFF

(William Hatch Davis, former member Vermont Bar)
(Guy B. Groff, former member Maryland Bar)
1333 Dexter Horton Building
Seattle, Washington
(1) John Hancock Life.
(2) Fidelity & Guaranty Fire Corporation.
(Others on request)
Equipped for investigations and adjustments and trial of all insurance cases in State and Federal Courts.

N. A. PEARSON

403-04 Fourth & Pike Bldg.
Seattle, Wash.
Associated Indemnity Corp., and London Guarantee & Accident Co.
Equipped for investigations and adjustments and trial of all insurance cases in State and Federal Courts.

ROBERTS AND SKEEL

Insurance Building
John W. Roberts W. B. McKelvey
E. L. Skeel Wm. Paul Uhlmann
Tom W. Holmes Harry Henke, Jr.
Frank Hunter W. E. Evenson
Tyre H. Hollander Robert H. Grace
Laurence Booth, Jr.
SEATTLE

SCHWELLENBACH & GATES

Alaska Building
Seattle, Washington
American Automobile Insurance Company, St. Louis, Missouri; other companies given on request.
Trial of all insurance cases, State and Federal Courts.

WISCONSIN

KRUGMEIER & WITMER

Appleton State Bank Bldg.
Appleton, Wisconsin
Defense of Insurance trial work. Equipped for Adjustments and Investigations.

CROCKER & HIBBARD

303½ South Barstow St.
Eau Claire, Wisconsin
Equipped for handling all insurance matters in this territory in State and Federal Courts.
Reference: Western Adjustment and Inspection Bureau.

LYNN D. JASEPH

404 Northern Building
Green Bay, Wisconsin
Defense in trial work of insurance cases in all State and Federal Courts.

NASH & NASH

Savings Bank Building
Manitowoc, Wisconsin
Continental Casualty Co., The American Motorists, American Employers Group, Hardware Mutual Casualty Co., and others on request.
Equipped for investigations, settlement of all insurance claims—this territory. Defense trial in State and Federal Courts.

WISCONSIN (Cont.)

BLOODGOOD, STEBBINS & BLOODGOOD

212 W. Wisconsin Ave.,
Warner Building
Milwaukee, Wisconsin

EUGENE L. McINTYRE

Bender, Trump & McIntyre
605 Security Building
(213 West Wisconsin Ave.)
Milwaukee, Wisconsin
Western Insurance Companies of Fort Scott, Kansas, Sun Indemnity Co. of N. Y., Central Surety & Insurance Corp. of Kansas City, Employers Reinsurance Corp. of Kansas City. Others on request.

A. B. WELLER

Plankinton Building
Milwaukee, Wisconsin
Defense trial of all insurance cases in State and Federal Courts of Wisconsin.

WOLFE & HART

First Wisconsin Nat. Bank Bldg.
Milwaukee, Wisconsin
Special attention to the Law of Fire Insurance

BOUCK, HILTON, KLUWIN & DEMPSEY

First National Bank Bldg.
Oshkosh, Wisconsin
Employers Liability Insurance Co., Ltd., Fidelity & Casualty Co., Employers Mutuals, Wausau, Wis., and others on request. Fully equipped to investigate and adjust claims in Oshkosh and surrounding communities.

KEARNEY, KOELBEL & GOODLAND

ATTORNEYS
405-411 Arcade Building
Racine, Wisconsin
Employers Group, United States Casualty Co., Chicago Motor Club.

JOSEPH H. PETERS

629 North 8th Street
Sheboygan, Wisconsin
Defense Insurance Trial this territory—State and Federal Courts. Equipped for investigations and adjustment of claims.

GORMAN, BOILEAU & PARK

404 Third Street
Wausau, Wisconsin
Travelers; Aetna Group; Preferred Ins. Co. N. Y.; General Casualty Co.; others on request. Equipped for investigations, adjustments, settlement of claims, and trial in this territory.

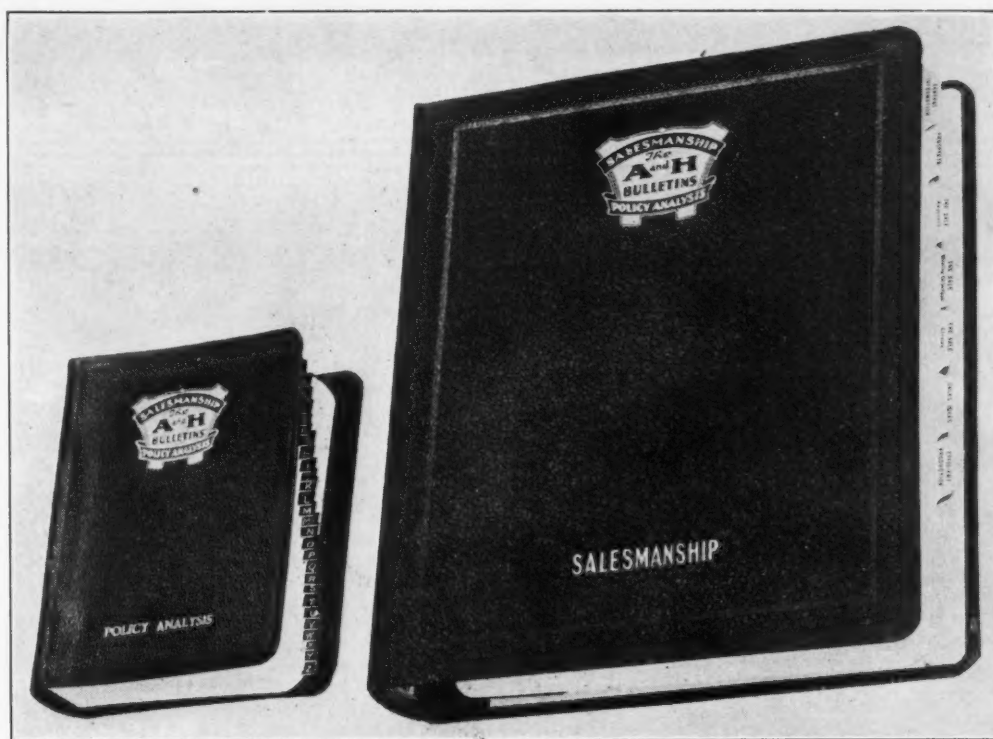
WYOMING

HARRY B. HENDERSON, JR.

SUITE 400 HYNDS BLDG.
CHEYENNE, WYO.
Representing many major insurance companies all over Wyoming. Equipped for adjustments and investigations.

R. DWIGHT WALLACE

EVANSTON NATIONAL BANK BLDG.
EVANSTON, WYO.
Representing U. S. Fidelity & Guaranty. Equipped for investigations, adjustments, settlement of claims in this territory, and defense trial work.



What is the ACCIDENT AND HEALTH BULLETIN Service

POLICY ANALYSIS—A book containing all the commercial policies of the leading companies, 900 pages of policies, their wording simplified by elimination of legal terminology but each one complete to show just what every policy contract provides with rates for all ages. *Monthly Bulletin* service that keeps this information currently correct and up to date. Compiled by experts with the cooperation of the companies. It is a dependable means of knowing policies. Includes accident policies—health policies—automobile—medical reimbursement—noncancellable policies—limited policies—riders—rates—financial statements of the companies—their premiums—losses. Easy to understand. Hundreds of policies being offered for sale now are available to you in this handy, simple indexed, looseleaf Policy Bulletin Service.

SALES BULLETINS—Unlike anything else. This is a specialist's service for accident and health insurance selling. Leading producers and managers contribute the best of their premium producing ideas to build the Service. Briefly these topics of recent Bulletins will give you some idea of what to expect in this Service—cost of accident and sickness—automatic guarantee of successful selling—prospects—what they are—how to pick them—classified sources of prospects—original close—sales talks—conversion and reinstatement plans and letters—visual sales sheets—analysis of a year's claim of one of the large company's accident statistics for last year—precall or preapproach letters—recruiting new agents—agency building letter—selling the medical reimbursement policy—new approaches—getting prospects by mail, etc., etc.

Aggressive AGENTS—MANAGERS—FIELD MEN—have used the Accident and Health Bulletins for fifteen years to build accident and health premium income. Order the Bulletins for your office now!

TO GET THE BULLETINS USE THIS ORDER FORM NOW!

☐ Complete Policy and Sales Bulletin

Send me complete Policy and Sales Bulletins. I am to receive immediately the two loose-leaf volumes, and monthly Bulletins for 12 months. Attached is check for \$2.00 balance to be paid at rate of \$2.00 monthly.

After first year subscription will be continued at \$1.67 a month.

☐ Policy Bulletins

Send me Policy Analysis Bulletins only. I am to receive immediately loose-leaf binder, index tabs and complete file of accumulated pages with monthly Bulletins of from 24 to 100 pages a month. Attached is check for \$5.00 to be followed by checks for the same amount in 3, 6 and 9 months from date.

After first year subscription will be continued at \$3.75 for each three months' service.

☐ Sales Bulletins

Send me loose-leaf ring binder, index tabs and two hundred pages of Sales Bulletins and monthly Bulletins of from 4 or more pages monthly. Attached is my check for \$5.00.

After first year subscription will be continued at annual renewal charge of \$5.00.

EDITOR, ACCIDENT AND HEALTH BULLETINS,
420 East Fourth Street, Cincinnati, Ohio.

Enter my subscription for Accident and Health Bulletins immediately, sending bound file of accumulated issues and place my name on the list to get the monthly Bulletins regularly. I have checked coupon on left, specifying Service I want.

Enclosed is my check for \$.....

You may continue my subscription beyond one year at renewal rate, until I give you written notice to the contrary.

NAME

COMPANY

ADDRESS

CITY..... STATE.....
NU

TOMORROW

TODAY AND

Today one cannot afford to be self-satisfied. Developments in different fields have called for radical changes to meet altered market requirements.

The COMMERCIAL UNION GROUP has carefully studied changing business conditions and continually maintained a sound progressive policy. Today, as a result, this Group offers unexcelled insurance service throughout the country.

Just as changes have occurred in the past so they will continue in the future. Tomorrow will find the COMMERCIAL UNION GROUP alert to new requirements and meeting them with the same thoroughness that has always characterized its service.

Representation of a member of this Group of Companies would be an advantage to Agents and Brokers.

COMMERCIAL UNION GROUP

COMMERCIAL UNION ASSURANCE COMPANY, LTD.
AMERICAN CENTRAL INSURANCE COMPANY
COLUMBIA CASUALTY COMPANY

THE PALATINE INSURANCE COMPANY, LTD.

NEW YORK

THE CALIFORNIA INSURANCE COMPANY
CHICAGO

THE COMMERCIAL UNION FIRE INSURANCE COMPANY

ATLANTA

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LTD.
THE BRITISH GENERAL INSURANCE COMPANY, LTD.
UNION ASSURANCE SOCIETY, LIMITED

SAN FRANCISCO

(STOCK COMPANIES)

These Companies write practically all forms of Insurance, except Life